

State: Colorado
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Colorado Workers Compensation Loss Cost and Rating Values Filing Proposed Effective January 1, 2015
Project Name/Number: /

Filing at a Glance

Company: NCCI
Product Name: Colorado Workers Compensation Loss Cost and Rating Values Filing Proposed Effective January 1, 2015
State: Colorado
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: Loss Cost
Date Submitted: 07/31/2014
SERFF Tr Num: NCCI-129649912
SERFF Status: Assigned
State Tr Num: 289872
State Status: Actuarial Review
Co Tr Num: COLORADO LC 01012015
Effective Date: 01/01/2015
Requested (New):
Effective Date: 01/01/2015
Requested (Renewal):
Author(s): Alison Herwig, Frank Gnolfo, Dennis Kokulak, Mike Taylor, karin Steger, Nancy Kritzman, Robert Dalton, Michelle Baker
Reviewer(s): Donna Archuleta (primary), Patrick Knepler
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):
State Filing Description:
Referred to Actuary 8/1/14. da

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General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 07/31/2014
State Status Changed: 08/01/2014 Deemer Date:
Created By: Frank Gnolfo Submitted By: Frank Gnolfo
Corresponding Filing Tracking Number:

Filing Description:

In accordance with the applicable statutes and regulations of the state of Colorado, we are filing for your consideration and approval, advisory prospective loss costs and rating values for the Colorado voluntary market.

Company and Contact

Filing Contact Information

Maggie Karpuk, State Relations Executive maggie_karpuk@ncci.com
30501 Agoura Road, Suite 201 818-707-8374 [Phone]
Agoura Hills, CA 91301 818-707-8387 [FAX]

Filing Company Information

NCCI	CoCode:	State of Domicile: Florida
901 Peninsula Corporate Circle	Group Code:	Company Type:
Boca Raton, FL 33487	Group Name:	State ID Number:
(561) 893-3186 ext. [Phone]	FEIN Number: 65-0439698	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Please enter state-specific code(s) found in Colorado's Filing Requirements Bulletins, or on the General Instructions page.

Please list all applicable state-specific codes. If no codes are applicable, please enter N/A.: 901

All rate and loss cost filing types MUST be submitted with completed Rate Data Fields in accordance with Sections 10-4-401 and 10-16-107 C.R.S. This requirement does not apply to form filing types. Rate and loss cost filings not including this data will be rejected. If this is a rate or loss cost filing, have these fields been completed?: Yes

Have you completed the Forms Schedule Tab? ALL Life, Accident, and Health Rate and Form filing types require the Form Schedule Tab to be completed. In addition, all Form, Annual Form Certification, and Refund Calculation filing types require the Form Schedule Tab to be completed. The actual form must be attached to Form filing types only when filing: Medicare Supplement, Long-Term Care Partnership, Stop Loss, P&C Summary Disclosure Forms, and Workers Compensation. It is not necessary to submit the actual form for other lines of insurance. Thank you.: NA

State:	Colorado	Filing Company:	NCCI
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	3.000%
Effective Date of Last Rate Revision:	01/01/2014
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
NCCI	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

State:	Colorado	Filing Company:	NCCI
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Filing	NA	Replacement	280379	CO_1-1-2015_Loss Cost Filing.pdf
2		A-Sheets	NA	Replacement	280379	CO_1-1-2015_A Sheets including F-class.pdf



Colorado

**Advisory Loss Cost Filing
Proposed Effective January 1, 2015**





**National Council on
Compensation Insurance**

Magda (Maggie) Karpuk
State Relations Executive
Regulatory Services Division

(P) 818-707-8374 (F) 561-893-5137
Email: Maggie_Karpuk@ncci.com

July 31, 2014

Honorable Marguerite Salazar
Commissioner of Insurance
Colorado Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202

Re: **Colorado Workers Compensation Voluntary Loss Costs and Rating Values—Proposed Effective January 1, 2015**

Dear Commissioner Salazar:

In accordance with the applicable statutes and regulations of the state of Colorado, we are filing for your consideration and approval advisory prospective loss costs and rating values for the Colorado voluntary market.

These loss costs, which are proposed to be effective January 1, 2015, reflect an overall average change of 0.0% from the current loss costs that became effective January 1, 2014.

Please note the following in connection with this filing:

1. As a result of Item B-1397, effective July 1, 2007, the experience for Class Codes 7704, 7710, and 7711 is combined to determine a single loss cost for Class Codes 7710 and 7711.
2. As a result of Item E-1402, the split point for experience rating was changed from \$13,500 to \$15,500. This is the third and final year of the split point transition period. In each subsequent loss cost filing, the split point will be indexed by the countrywide severity change.
3. As a result of Items R-1408 and R-1409, the retrospective rating plan parameters were updated.
4. As a result of Item B-1426, the Per Passenger Seat Surcharge for Class Code 7421 is discontinued effective January 1, 2015.
5. As a result of Item B-1427, Class Code 3069 is discontinued effective January 1, 2015, and Class Code 3076 reflects the combined experience of Class Codes 3069 and 3076.
6. As a result of Item 01-CO-2013, effective July 1, 2013, the Advisory Loss Elimination Ratios Table was updated to include additional deductible amounts corresponding to the experience rating split point.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information.

In the enclosed appendix is a list of companies, sorted by group, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me (818-707-8374) or Kelly Briggs (561-893-3069) if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in black ink that reads "Magda Karpuk". The script is cursive and fluid, with the first name "Magda" and last name "Karpuk" clearly distinguishable.

Magda (Maggie) Karpuk
State Relations Executive
Regulatory Services Division

APPENDIX A

CONFIDENTIALITY INDEX

REQUEST FOR CONFIDENTIAL OR PRIVILEGED STATUS

Please fill out this form and submit it with your filing of information or documents with the Colorado Division of Insurance in the event you are requesting confidential or privileged status for all or a portion of such information or documents. It is your responsibility to both claim and validate your request for confidential or privileged status for each separate portion of the information.

1. Identification of Party Requesting Confidential or Privileged Status:

Name:	Magda (Maggie) Karpuk
Company:	NCCI, Inc.
Address:	2815 Townsgate Road, Suite 210 Westlake Village, CA 91361
Email Address:	Maggie_Karpuk@ncci.com
Telephone:	818-707-8374
Fax:	561-893-5137

2. Identification of information or documents for which confidential or privileged status is requested. All of the columns must be completed.

ID No.	Description of each different section or page	Date	Author	Recipient	Identify Confidentiality Privilege Claimed (cite legal authority)	Reason why it applies
01	Technical Supplement	7/31/14	NCCI, Inc.	Colorado Division of Insurance	24-72-101 to 502	Trade Secrets
02				Colorado Division of Insurance		
03				Colorado Division of Insurance		
04				Colorado Division of Insurance		
05				Colorado Division of Insurance		
06				Colorado Division of Insurance		



Actuarial Certification

I, Kelly Briggs, am an Associate Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in dark ink that reads "Kelly Briggs". The signature is written in a cursive, flowing style.

Kelly Briggs, FCAS, MAAA
Associate Actuary
Actuarial and Economic Services



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WORKERS COMPENSATION FILING – JANUARY 1, 2015

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Background and Filing Procedure

The workers compensation benefit system is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Colorado, and submits proposed voluntary market loss costs for review and approval by the Colorado Commissioner of Insurance.

The loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as some of the expenses associated with providing these benefits (loss adjustment expenses). They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Colorado must file a loss cost multiplier to be applied to the approved advisory prospective loss costs in order to compute the final workers compensation rates they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs.

In this filing, NCCI is proposing that the Colorado Commissioner of Insurance approve an overall average 0.0% change to the current loss cost level (in effect since January 1, 2014), and that the new values will become effective on January 1, 2015. This document will explain why this change is indicated.

NCCI separately determines voluntary loss costs for each workers compensation classification. In this filing, the actual change from the current loss cost is different depending on the classification.



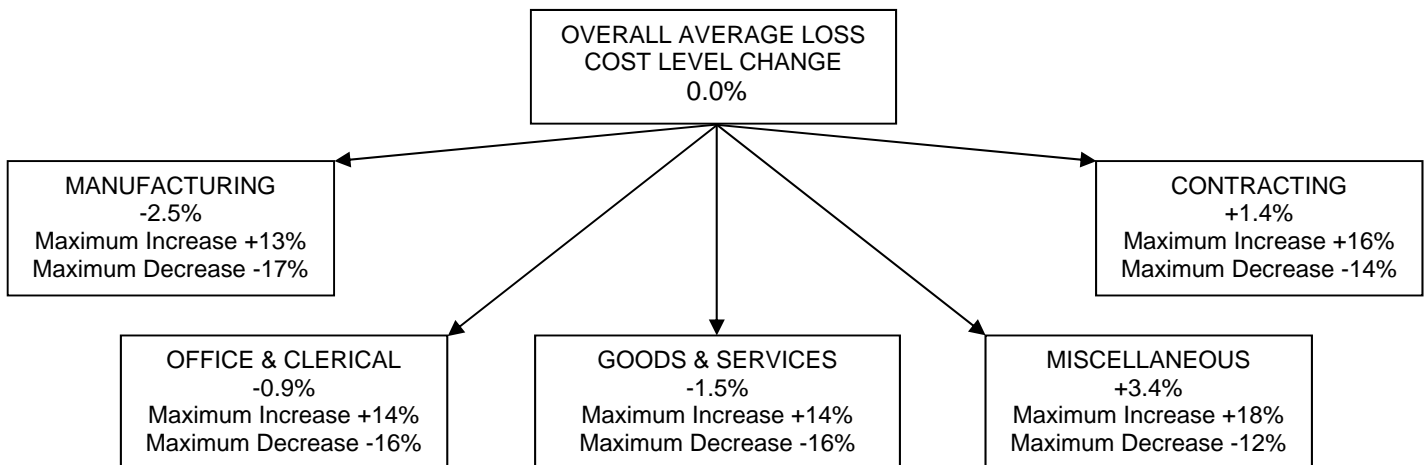
COLORADO

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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Component</u>	<u>Percentage Change</u>
Experience and Trend	+0.2%
Benefits	+0.2%
<u>Loss Adjustment Expense</u>	<u>-0.4%</u>
Overall Change Requested	0.0%

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary loss cost level change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.





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Key Components

In determining the overall average loss cost level change, the following key components are reviewed:

Experience

NCCI analyzed the emerging experience of Colorado workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2011 and 2012 evaluated as of December 31, 2013 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2012 since the last policy had an effective date of December 31, 2012 and did not expire until December 31, 2013. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved loss cost and rate level changes as well as statutory benefit level changes implemented since that time period.

Different aggregations of loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). The specific loss experience used by NCCI in this filing is paid losses plus case reserves. This is consistent with NCCI filings made in the past several years in Colorado. Loss development factors are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors in this filing were separately calculated for both private carriers and the state fund based on how paid losses and case reserve estimates changed over time for claims from older years.



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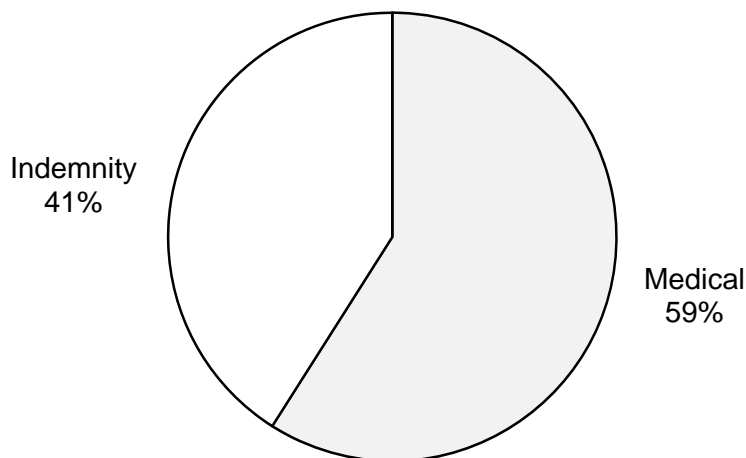
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2011 and 2012. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2015. It is necessary to use trend factors that forecast how much the future Colorado workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Colorado benefit costs.

Distribution of Colorado Benefit Costs



As can be seen, medical costs account for the majority of total benefit costs in Colorado.

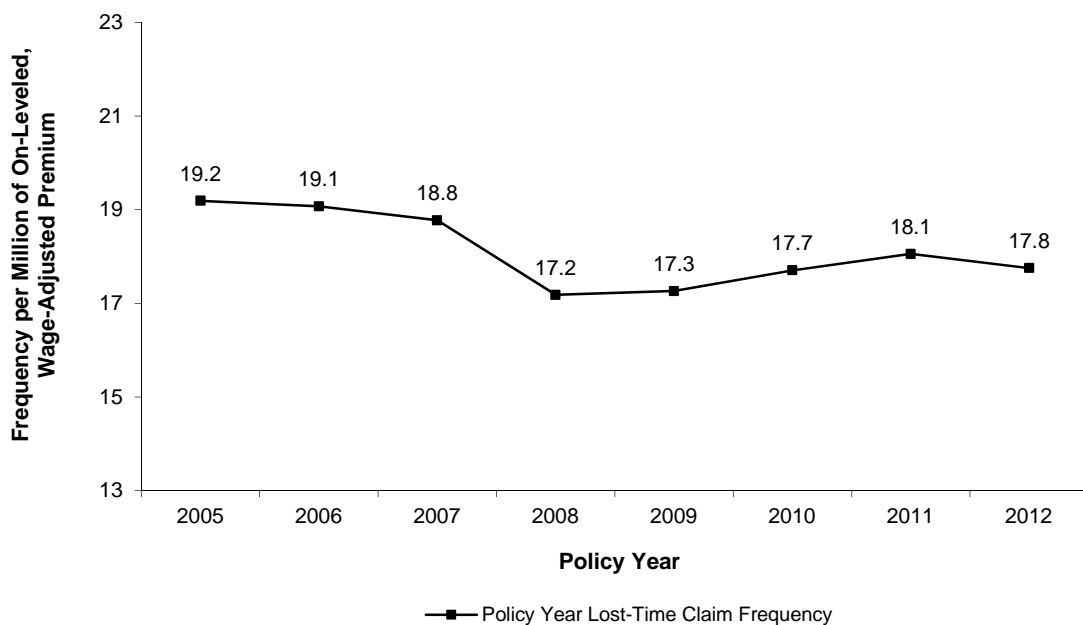


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Colorado lost-time claims (i.e., those claims where a worker has received wage replacement benefits due to a compensable workplace injury). The data in the chart reflect premiums at today's loss cost and wage levels.

Colorado Claim Frequency



As this chart illustrates, Colorado's lost-time claim frequency has remained relatively consistent over the recent past.

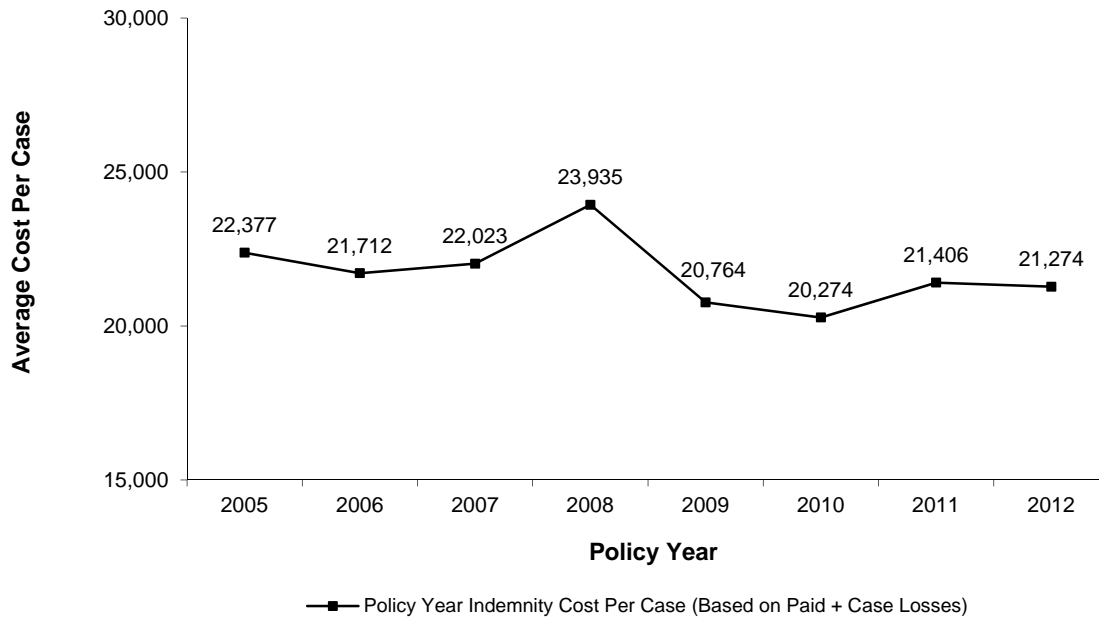


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The chart below shows Colorado's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Colorado Indemnity Cost Per Case



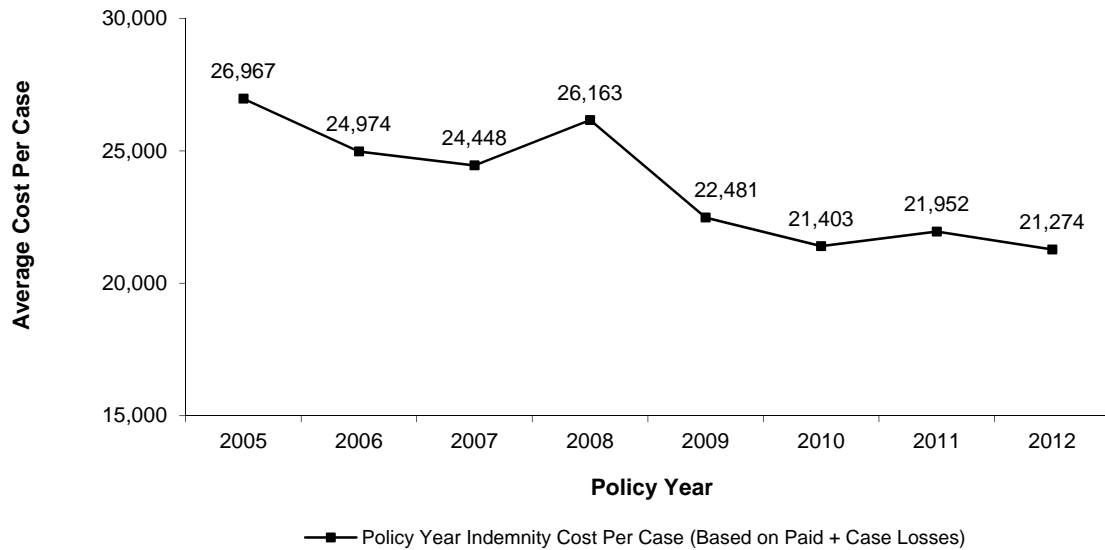
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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Colorado Indemnity Cost Per Case Adjusted to Current Wage Level



As this chart illustrates, the average indemnity cost per case in excess of wage growth has generally declined over this time period.

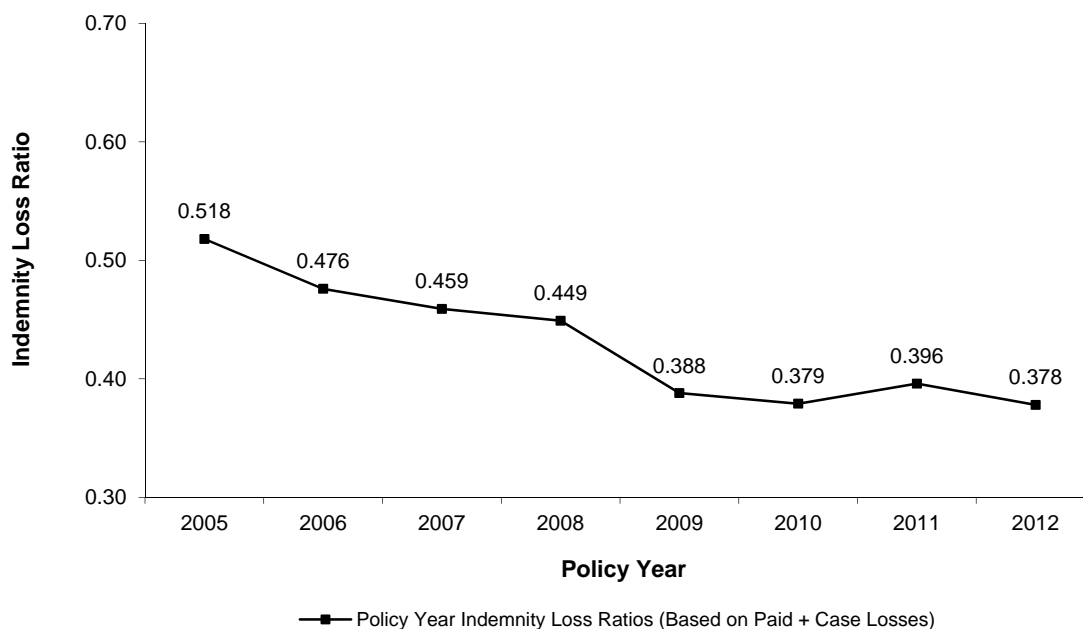


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Indemnity loss ratios result after combining the observed changes in Colorado's average claim frequency with the corresponding changes in Colorado's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

Colorado Indemnity Loss Ratio History



In last year's Colorado filing, NCCI proposed an indemnity trend factor of -4.5% per year. Based on our analysis this year, we are proposing to change the current indemnity trend factor to -4.0% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.

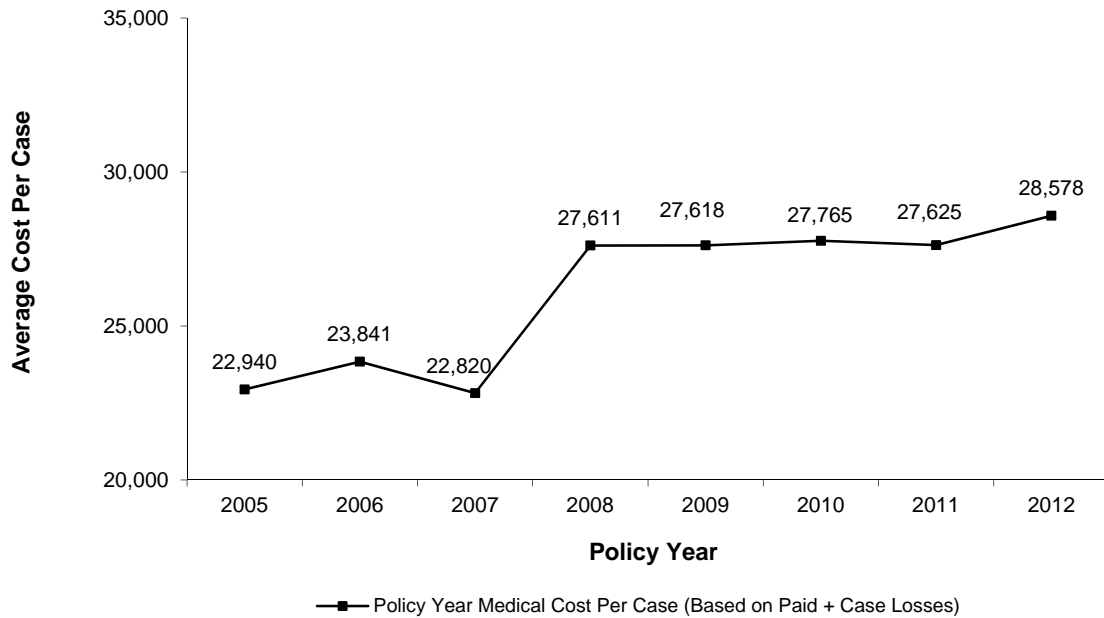


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Colorado's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

Colorado Medical Cost Per Case



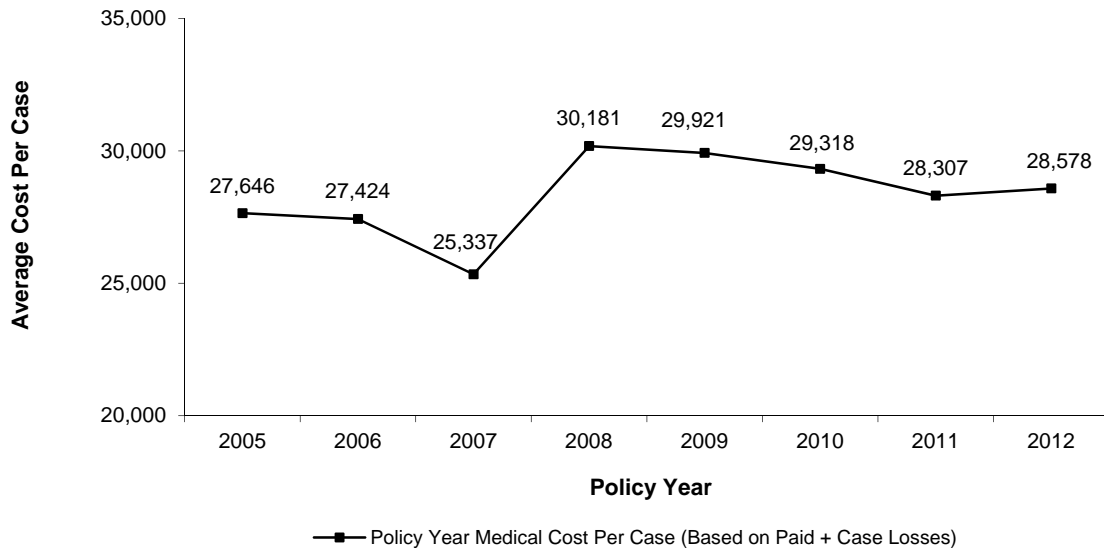
After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



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Colorado Medical Cost Per Case Adjusted to Current Wage Level



In Colorado, the average medical cost per case in excess of wage growth has fluctuated in the recent past, as shown above.

(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

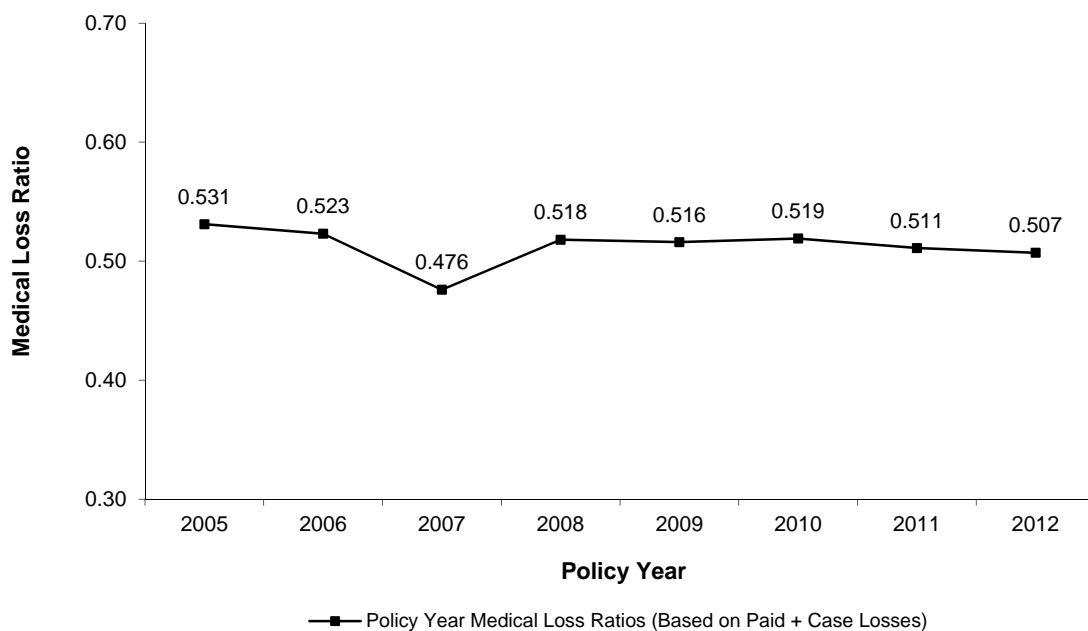


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Medical loss ratios result after combining the observed changes in Colorado's average claim frequency with the corresponding changes in the average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

Colorado Medical Loss Ratio History



As is shown above, the level of medical loss ratios in Colorado has been relatively flat in the recent past. Based on our analysis this year, we are proposing a medical trend factor of 0.0% per year. This means that the rate of growth in medical benefits is expected to match the rate of growth in workers' wages.



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Key Components (Continued)

Benefits

The Colorado Medical Fee Schedule (Rule 18) was updated effective January 1, 2014. NCCI estimates the impact of this update to be an increase of 0.1% on overall workers compensation system costs.

Workers injured in Colorado receive wage replacement (indemnity) benefits at a rate of two-thirds of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum. Each July 1, the minimum and maximum weekly benefits are updated based on Colorado's most recent state average weekly wage. The impact of the July 1, 2014 change in the minimum and maximum weekly benefits is estimated to increase overall workers compensation system costs by 0.1%.

Loss Adjustment Expense

The proposed loss costs include a provision for loss adjustment expenses (LAE). These are expenses associated with the handling of workers compensation claims. LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). In this filing, NCCI is proposing to decrease the currently-approved LAE provision from 18.7% to 18.2% of losses.



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Conclusion

This filing document provides a high-level perspective in support of an overall average 0.0% change to Colorado's current loss cost level.

Here are some key observations:

- The filing is based on premium and loss experience for policy years 2011 and 2012. Experience for each of these years is relatively consistent and slightly improved versus the experience period contained in last year's Colorado filing.
- Following three years of increases, Colorado's lost-time claim frequency decreased during the most recent policy year.
- Colorado's indemnity loss ratios continue to exhibit a long-term downward trend, while the medical loss ratio figures have remained relatively consistent over time.

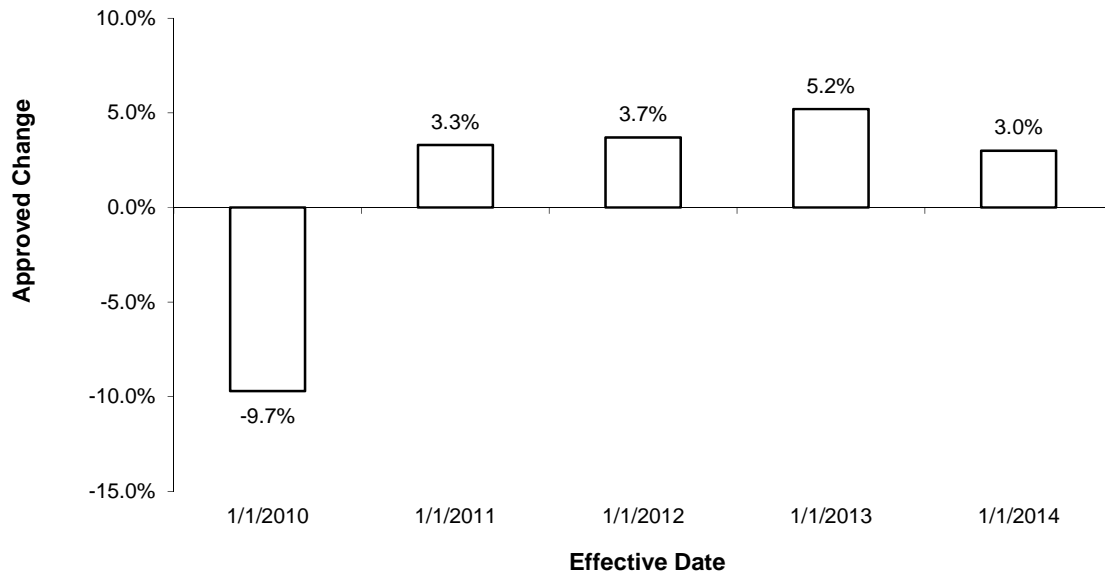
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.



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Exhibit I

Colorado
Historical Loss Cost Level Changes



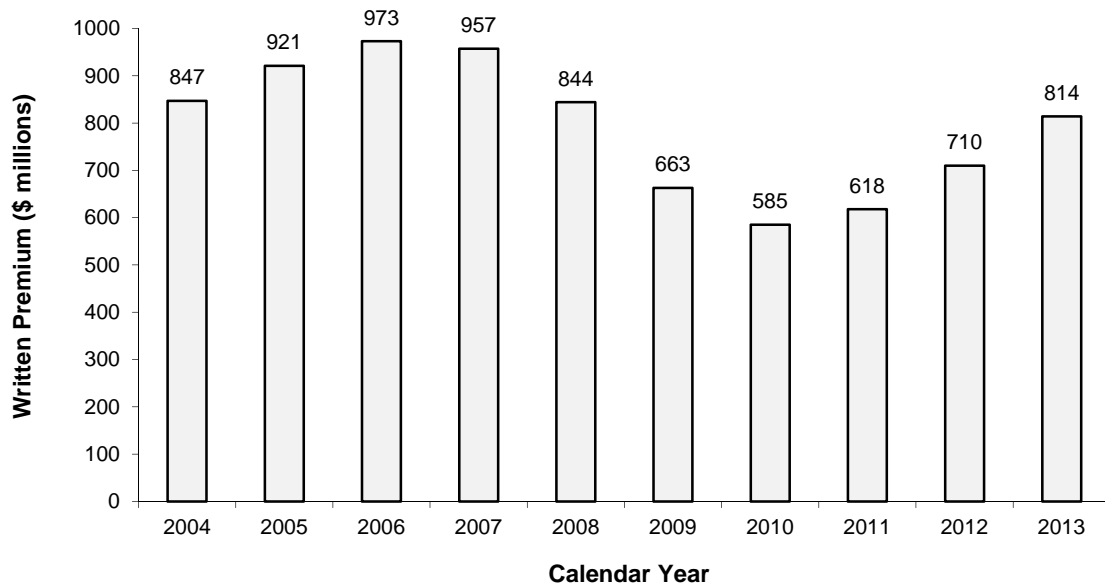
The chart above shows the average approved voluntary loss cost level changes in Colorado for each of the last five years.



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Exhibit II

Colorado Written Premium



Source: NAIC Annual Statement Data

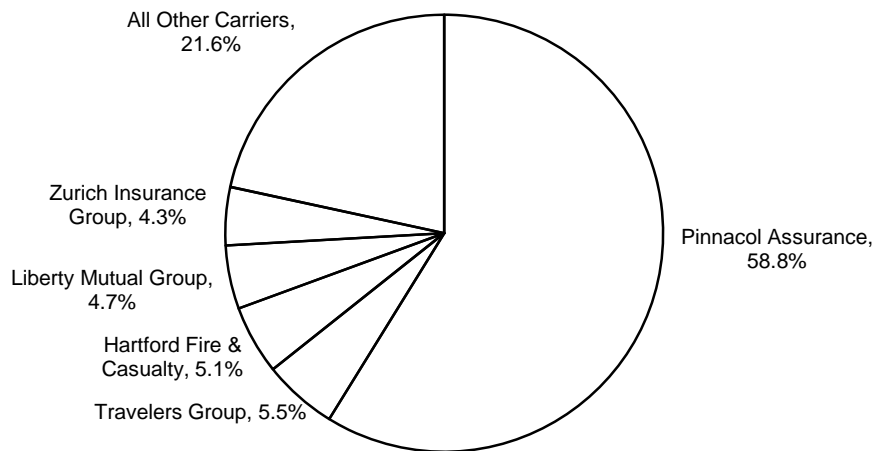
This exhibit illustrates Colorado's calendar year written premium totals for the latest ten years.



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Exhibit III

Colorado Largest Workers Compensation Writers
Calendar Year 2013



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Colorado in 2013 are shown in this chart.



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Exhibit IV

Proposed Voluntary Market Loss Costs and Rating Values

ADVISORY LOSS COSTS - NOT RATES**COLORADO**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV**Page S1***Effective January 1, 2015*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.54	1.99	0.45	2001	—	2.23	0.44	2683	1.65	0.95	0.48
0008	2.64	1.42	0.40	2002	3.01	1.73	0.48	2688	2.37	1.37	0.48
0016	4.71	2.40	0.38	2003	3.95	2.23	0.44	2701	10.28	5.25	0.37
0034	3.47	1.95	0.45	2014	5.66	2.88	0.38	2702	14.47	6.41	0.31
0035	3.85	2.22	0.47	2016	2.45	1.42	0.48	2709	9.23	4.71	0.37
0036	5.47	3.07	0.45	2021	2.52	1.36	0.40	2710	10.58	5.12	0.33
0037	4.82	2.60	0.40	2030	—	1.36	0.40	2714	3.84	2.22	0.47
0042	6.03	3.26	0.40	2039	2.31	1.34	0.47	2731	3.98	2.02	0.38
0050	5.80	3.27	0.44	2041	3.49	2.02	0.47	2735	4.17	2.41	0.48
0059D	0.18	0.04	0.31	2065	2.79	1.57	0.44	2759	5.42	3.13	0.48
0065D	0.04	0.01	0.38	2070	3.57	2.01	0.45	2790	1.61	0.92	0.48
0066D	0.04	0.01	0.37	2081	2.65	1.49	0.45	2797	3.90	2.20	0.45
0067D	0.04	0.01	0.38	2089	6.19	3.47	0.46	2799	2.55	1.39	0.39
0079	4.00	2.03	0.38	2095	4.73	2.66	0.45	2802	5.31	2.86	0.40
0083	8.52	4.79	0.45	2105	2.93	1.69	0.47	2812	—	1.66	0.45
0106	11.32	5.48	0.34	2110	2.42	1.40	0.47	2835	2.46	1.49	0.51
0113	3.77	2.12	0.45	2111	3.09	1.78	0.47	2836	2.50	1.50	0.52
0170	2.92	1.64	0.45	2112	3.00	1.73	0.48	2841	5.15	2.98	0.47
0251	4.01	2.26	0.45	2114	1.81	1.04	0.47	2881	1.84	1.11	0.51
0400	8.50	4.60	0.40	2121	1.53	0.86	0.45	2883	2.94	1.66	0.45
0401	9.56	4.62	0.34	2130	4.85	2.73	0.45	2913	3.20	1.93	0.51
0761N	1.51	—	—	2131	2.30	1.29	0.45	2915	4.20	2.27	0.40
0771N	0.41	—	—	2143	2.87	1.65	0.48	2916	5.04	2.45	0.33
0908P	207.00	116.32	0.45	2157	3.45	1.94	0.44	2923	1.96	1.13	0.47
0913P	465.00	262.07	0.44	2172	1.96	1.06	0.39	2942	2.19	1.32	0.50
0917	5.59	3.22	0.48	2174	2.94	1.70	0.47	2960	4.03	2.26	0.45
1005*	3.00	1.29	0.31	2211	7.49	3.81	0.38	3004	2.20	1.12	0.37
1015	—	2.68	0.31	2220	2.07	1.17	0.45	3018	2.80	1.42	0.38
1016X*	6.40	2.68	0.31	2286	1.95	1.12	0.48	3022	3.36	1.94	0.47
1019	—	1.29	0.31	2288	3.39	1.96	0.47	3027	2.22	1.13	0.38
1164D	3.80	1.67	0.31	2300	2.09	1.26	0.50	3028	4.36	2.45	0.45
1165D	3.00	1.45	0.33	2302	1.63	0.92	0.45	3030	6.53	3.32	0.38
1320	1.67	0.81	0.33	2305	1.92	1.04	0.40	3040	5.51	2.80	0.38
1322	7.42	3.62	0.33	2361	1.80	1.01	0.45	3041	3.98	2.24	0.45
1430	5.54	2.82	0.38	2362	1.25	0.70	0.45	3042	4.58	2.48	0.40
1438	4.13	2.00	0.33	2380	2.66	1.50	0.45	3064	3.36	1.89	0.45
1452X	2.06	1.05	0.37	2386	1.30	0.76	0.46	3069	—	1.87	0.45
1463	9.37	4.54	0.33	2388	1.61	0.93	0.47	3076	3.33	1.87	0.45
1472	3.41	1.65	0.34	2402	3.17	1.61	0.38	3081D	6.95	3.51	0.38
1624D	3.91	1.89	0.33	2413	1.80	1.01	0.45	3082D	6.85	3.45	0.38
1642	4.42	2.24	0.38	2416	1.83	1.03	0.45	3085D	6.48	3.29	0.37
1654	6.98	3.55	0.38	2417	1.33	0.75	0.45	3110	4.23	2.38	0.45
1655	2.60	1.33	0.37	2501	2.40	1.35	0.45	3111	2.35	1.32	0.45
1699	3.27	1.66	0.38	2503	1.14	0.66	0.47	3113	2.02	1.13	0.45
1701	2.77	1.41	0.38	2534	2.55	1.47	0.48	3114	2.13	1.20	0.45
1710D	5.06	2.56	0.37	2570	3.22	1.86	0.47	3118	2.00	1.15	0.48
1741D	2.89	1.20	0.31	2585	4.38	2.53	0.48	3119	0.88	0.53	0.52
1747	2.01	1.02	0.37	2586	2.10	1.18	0.45	3122	1.52	0.87	0.49
1748	3.77	1.91	0.38	2587	2.73	1.58	0.47	3126	2.37	1.34	0.45
1803D	6.67	3.16	0.33	2589	2.89	1.62	0.45	3131	1.38	0.78	0.46
1852D	2.38	1.04	0.31	2600	2.40	1.39	0.46	3132	3.80	2.13	0.46
1853	1.91	1.03	0.39	2623	6.53	3.52	0.40	3145	1.90	1.07	0.45
1860	2.53	1.46	0.47	2651	1.55	0.89	0.49	3146	1.51	0.85	0.45
1924	2.11	1.22	0.47	2660	2.22	1.28	0.48	3169	2.72	1.53	0.45
1925	2.70	1.45	0.40	2670	1.87	1.13	0.52	3175D	3.49	1.95	0.45

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ADVISORY LOSS COSTS - NOT RATES**COLORADO**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3179	1.48	0.86	0.47	3830	0.71	0.39	0.40	4493	2.41	1.35	0.45
3180	2.14	1.24	0.48	3851	3.20	1.85	0.47	4511	0.50	0.27	0.40
3188	1.85	1.07	0.47	3865	1.32	0.79	0.52	4557	1.63	0.94	0.47
3220	1.26	0.71	0.44	3881	3.19	1.80	0.44	4558	1.61	0.90	0.45
3223	2.91	1.75	0.52	4000	6.05	2.93	0.33	4561	—	0.97	0.40
3224	2.63	1.53	0.46	4021	3.96	2.02	0.38	4568	2.00	1.02	0.37
3227	2.92	1.69	0.47	4024D	3.08	1.56	0.38	4581	1.03	0.50	0.34
3240	2.05	1.18	0.48	4034	5.25	2.67	0.38	4583	4.26	2.06	0.34
3241	4.24	2.38	0.45	4036	1.92	0.98	0.37	4611	0.94	0.54	0.48
3255	1.66	1.00	0.51	4038	2.73	1.65	0.51	4635	2.30	1.02	0.31
3257	2.40	1.35	0.44	4053	2.58	1.45	0.44	4653	1.68	0.97	0.48
3270	2.61	1.47	0.45	4061	2.92	1.69	0.47	4665	5.34	2.72	0.38
3300	2.95	1.66	0.45	4062	1.53	0.86	0.45	4670	5.52	2.80	0.38
3303	4.18	2.42	0.47	4101	3.25	1.75	0.40	4683	3.28	1.84	0.45
3307	3.00	1.68	0.45	4109	0.54	0.31	0.47	4686	2.51	1.27	0.38
3315	4.66	2.70	0.47	4110	0.64	0.36	0.44	4692	0.51	0.30	0.47
3334	3.10	1.75	0.44	4111	1.76	1.02	0.46	4693	0.61	0.34	0.45
3336	2.62	1.33	0.38	4112	—	0.36	0.44	4703	1.91	1.07	0.45
3365	7.04	3.58	0.38	4113	1.73	0.98	0.44	4717	2.94	1.77	0.52
3372	2.75	1.48	0.40	4114	2.01	1.13	0.45	4720	2.39	1.34	0.46
3373	4.19	2.36	0.45	4130	4.13	2.32	0.45	4740	1.15	0.58	0.38
3383	1.14	0.66	0.47	4131	2.75	1.59	0.48	4741	2.36	1.33	0.45
3385	0.68	0.39	0.47	4133	2.01	1.16	0.47	4751	2.07	1.05	0.38
3400	3.69	1.99	0.40	4149	0.52	0.32	0.52	4761NX	3.35	1.48	0.31
3507	3.28	1.84	0.45	4150	—	0.32	0.52	4771NX	2.31	1.02	0.31
3515	2.26	1.27	0.46	4206	3.10	1.74	0.45	4777	4.03	1.78	0.31
3548	1.96	1.11	0.44	4207	1.42	0.72	0.37	4825	0.72	0.37	0.38
3559	2.10	1.18	0.45	4239	2.19	1.11	0.38	4828	1.13	0.61	0.40
3574	0.80	0.46	0.47	4240	1.97	1.14	0.48	4829	1.44	0.70	0.33
3581	1.68	0.97	0.48	4243	1.91	1.07	0.45	4902	2.32	1.34	0.48
3612	1.76	0.95	0.40	4244	1.82	1.02	0.45	4923	1.12	0.63	0.45
3620	4.87	2.48	0.38	4250	1.55	0.87	0.45	5020	4.78	2.44	0.37
3629	1.49	0.86	0.48	4251	2.95	1.66	0.45	5022	9.47	4.60	0.33
3632	3.45	1.85	0.40	4263	2.82	1.59	0.45	5037	17.65	7.86	0.31
3634	1.68	0.97	0.48	4273	3.10	1.74	0.46	5040	15.87	7.03	0.31
3635	2.58	1.45	0.45	4279	1.92	1.08	0.45	5057	8.18	3.62	0.31
3638	1.39	0.81	0.47	4282	1.68	0.98	0.46	5059	17.31	7.66	0.31
3639X	1.75	0.78	0.31	4283	1.68	0.95	0.45	5102	5.29	2.56	0.33
3642	1.18	0.67	0.45	4299	2.09	1.20	0.47	5146	3.88	1.98	0.37
3643	2.01	1.13	0.44	4304	3.20	1.72	0.40	5160	2.50	1.21	0.33
3647	2.46	1.33	0.41	4307	2.32	1.39	0.52	5183	4.20	2.14	0.37
3648	1.26	0.73	0.47	4351	0.91	0.51	0.45	5188	3.56	1.82	0.37
3681	0.91	0.53	0.47	4352	1.35	0.78	0.48	5190	2.66	1.35	0.38
3685	0.88	0.51	0.48	4360	0.83	0.48	0.47	5191	0.67	0.38	0.44
3719	1.20	0.53	0.31	4361	1.69	0.97	0.48	5192	2.78	1.57	0.44
3724	3.32	1.61	0.33	4362	—	0.48	0.47	5213	5.80	2.81	0.33
3726	3.75	1.66	0.31	4410	3.36	1.89	0.45	5215	7.80	4.21	0.40
3803	2.42	1.36	0.44	4420	3.94	1.92	0.33	5221	5.30	2.70	0.37
3807	1.98	1.15	0.47	4431	1.30	0.79	0.51	5222	7.45	3.61	0.33
3808	3.73	2.02	0.40	4432	1.36	0.82	0.51	5223	4.55	2.33	0.37
3821	4.97	2.68	0.40	4439	1.81	0.97	0.40	5348	3.81	1.94	0.37
3822	4.88	2.63	0.40	4452	3.21	1.80	0.45	5402	5.63	3.26	0.46
3824	4.00	2.16	0.40	4459	4.09	2.29	0.46	5403	5.60	2.72	0.33
3826	1.28	0.72	0.45	4470	2.21	1.24	0.45	5437	5.12	2.61	0.37
3827	2.02	1.09	0.40	4484	2.73	1.54	0.45	5438	—	2.61	0.37

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ADVISORY LOSS COSTS - NOT RATES**COLORADO**

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV**Page S3***Effective January 1, 2015*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5443	4.07	2.29	0.44	6826F	4.65	2.49	0.35	7502	1.72	0.88	0.38
5445	5.89	2.86	0.33	6834	3.00	1.61	0.40	7515	1.31	0.58	0.31
5462	6.27	3.20	0.37	6836	3.36	1.71	0.38	7520	2.53	1.42	0.45
5472	5.09	2.25	0.31	6843F	9.94	4.88	0.28	7538	8.05	3.56	0.31
5473	8.33	3.69	0.31	6845F	6.74	3.30	0.28	7539	1.52	0.73	0.34
5474	6.34	3.08	0.33	6854	3.48	1.54	0.31	7540	3.52	1.55	0.31
5478	4.61	2.36	0.37	6872F	8.41	4.13	0.28	7580	2.55	1.30	0.38
5479	7.18	3.88	0.40	6874F	11.09	5.43	0.28	7590	3.88	2.10	0.40
5480	4.48	2.17	0.33	6882	3.55	1.58	0.31	7600	2.62	1.34	0.38
5491	4.29	2.08	0.33	6884	4.56	2.03	0.31	7601	—	1.34	0.38
5506	4.76	2.11	0.31	7016M	2.48	1.11	0.30	7605	1.90	0.97	0.37
5507	3.98	1.93	0.33	7024M	2.76	1.23	0.30	7610	0.45	0.24	0.41
5508D	10.61	5.41	0.37	7038M	4.26	1.88	0.31	7611	—	1.34	0.38
5535	7.36	3.74	0.38	7046M	6.07	2.71	0.30	7612	—	1.34	0.38
5537	4.14	2.11	0.37	7047M	3.77	1.60	0.30	7613	—	1.34	0.38
5551	13.73	6.07	0.31	7050M	6.46	2.70	0.31	7705	4.26	2.30	0.40
5606	1.11	0.54	0.33	7090M	4.73	2.08	0.31	7710	4.91	2.38	0.33
5610	4.38	2.47	0.45	7098M	6.74	3.01	0.30	7711	4.91	2.38	0.33
5645	8.02	3.89	0.33	7099M	9.20	3.91	0.30	7719X	12.31	5.46	0.31
5651	—	3.89	0.33	7133	3.83	1.86	0.33	7720X*	3.24	1.65	0.38
5703	16.06	8.20	0.37	7151M	4.65	2.26	0.33	7855	4.90	2.50	0.38
5705	8.59	4.35	0.38	7152M	7.06	3.26	0.33	8001	2.95	1.70	0.48
5951	0.38	0.22	0.48	7153M	5.17	2.51	0.33	8002	2.47	1.39	0.45
6003	6.48	3.31	0.37	7222	8.53	4.36	0.37	8006	2.17	1.22	0.45
6005	4.55	2.33	0.37	7228X	4.85	2.48	0.37	8008	1.13	0.65	0.48
6017	6.88	3.53	0.37	7229X	6.24	3.03	0.33	8010	2.07	1.19	0.48
6018	2.78	1.43	0.37	7230	6.45	3.49	0.40	8013	0.52	0.29	0.45
6045	2.99	1.53	0.37	7231	7.98	4.32	0.40	8015	0.90	0.50	0.45
6204	8.05	3.90	0.33	7232	5.85	2.85	0.33	8017	1.62	0.93	0.48
6206	3.49	1.55	0.31	7309F	14.86	7.31	0.28	8018	2.47	1.43	0.48
6213	1.91	0.93	0.33	7313F	3.31	1.63	0.28	8021	3.44	1.93	0.45
6214	2.41	1.07	0.31	7317F	8.15	3.97	0.28	8031	2.98	1.67	0.46
6216	5.77	2.57	0.31	7327F	15.29	7.62	0.29	8032	1.75	1.01	0.48
6217	4.97	2.41	0.33	7333M	4.00	1.79	0.30	8033	2.29	1.29	0.45
6229	4.27	2.07	0.33	7335M	4.44	1.99	0.30	8037	1.82	1.05	0.48
6233	3.24	1.57	0.33	7337M	6.06	2.59	0.30	8039	2.14	1.23	0.48
6235	5.15	2.29	0.31	7350F	11.05	5.82	0.30	8044	3.26	1.76	0.40
6236	10.98	5.60	0.37	7360	4.02	2.05	0.38	8045	0.82	0.48	0.48
6237	1.94	0.99	0.37	7370	4.63	2.61	0.45	8046	2.28	1.28	0.45
6251D	3.90	1.90	0.33	7380	4.49	2.43	0.40	8047	1.31	0.76	0.47
6252DX	5.21	2.31	0.31	7382	4.60	2.59	0.45	8058	3.09	1.74	0.46
6257X	1.77	0.79	0.31	7390	5.74	3.23	0.45	8072	0.76	0.44	0.48
6260	2.86	1.27	0.31	7394M	3.61	1.61	0.31	8102	3.49	2.02	0.47
6306	3.90	1.89	0.33	7395M	4.01	1.79	0.31	8103	2.74	1.47	0.40
6319	2.99	1.45	0.33	7398M	5.47	2.33	0.31	8105	2.50	1.45	0.47
6325	2.81	1.37	0.33	7402	0.17	0.09	0.45	8106	5.15	2.62	0.38
6400	5.89	3.18	0.40	7403	6.27	3.18	0.38	8107	2.55	1.30	0.38
6503	2.35	1.36	0.47	7405N	1.16	0.59	0.38	8111	2.58	1.45	0.45
6504	2.52	1.45	0.47	7420	11.31	5.09	0.30	8116	2.69	1.51	0.45
6702M*	5.95	3.03	0.38	7421	1.10	0.54	0.32	8203	5.55	3.13	0.44
6703M*	9.03	4.38	0.38	7422	1.63	0.72	0.31	8204	3.64	1.85	0.38
6704M*	6.62	3.38	0.38	7425	4.38	1.94	0.31	8209	4.59	2.58	0.45
6801F	2.57	1.39	0.35	7431N	0.81	0.36	0.31	8215	2.98	1.52	0.38
6811	4.74	2.42	0.37	7445N	0.62	—	—	8227	3.19	1.41	0.31
6824F	7.34	3.92	0.30	7453N	0.44	—	—	8232	4.12	2.10	0.38

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ADVISORY LOSS COSTS - NOT RATES**COLORADO**

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Exhibit IV**Page S4***Effective January 1, 2015*

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8233	3.34	1.71	0.37	8842X	3.80	2.13	0.46	9620	1.29	0.70	0.40
8235	2.99	1.68	0.45	8855	0.19	0.11	0.45				
8263	6.71	3.61	0.40	8856	0.16	0.09	0.46				
8264	5.93	3.02	0.38	8864X	3.19	1.79	0.46				
8265	6.57	3.18	0.33	8868	0.58	0.33	0.48				
8277	—	3.12	0.34	8869	1.43	0.82	0.48				
8279	6.44	3.12	0.34	8871	0.13	0.08	0.47				
8288	7.01	3.56	0.38	8901	0.14	0.08	0.40				
8291	3.14	1.69	0.40	9012	1.00	0.54	0.40				
8292	3.87	2.18	0.45	9014	3.16	1.77	0.45				
8293X	9.92	5.05	0.37	9015	3.90	2.19	0.45				
8304	4.71	2.40	0.37	9016	3.57	2.00	0.46				
8350	4.56	2.21	0.33	9019	1.68	0.86	0.38				
8380	2.44	1.32	0.40	9033	1.76	0.99	0.45				
8381	2.87	1.55	0.40	9040	4.37	2.51	0.48				
8385	2.20	1.12	0.38	9044	1.57	0.90	0.48				
8392	2.37	1.33	0.46	9052	2.78	1.60	0.48				
8393	1.40	0.79	0.44	9058	1.54	0.92	0.52				
8500	4.93	2.51	0.38	9059	—	0.82	0.48				
8601	0.41	0.22	0.40	9060	1.66	0.96	0.48				
8602	0.49	0.26	0.40	9061	1.45	0.87	0.51				
8603	0.12	0.07	0.45	9062	1.85	1.12	0.51				
8606	2.26	1.10	0.33	9063	1.22	0.70	0.49				
8709F	3.80	1.88	0.29	9077F	0.78	0.45	0.43				
8719	3.55	1.57	0.31	9082	1.48	0.89	0.52				
8720	1.74	0.89	0.37	9083	1.59	0.95	0.52				
8721	0.26	0.13	0.38	9084	2.28	1.28	0.46				
8723	0.19	0.11	0.46	9088a	a	a	a				
8725	2.27	1.15	0.38	9089	1.39	0.80	0.48				
8726F	2.85	1.54	0.35	9093	1.72	0.99	0.48				
8734M	0.41	0.21	0.38	9101	4.48	2.58	0.48				
8737M	0.36	0.19	0.38	9102	3.57	2.01	0.45				
8738M	0.55	0.26	0.38	9154	1.88	1.06	0.46				
8742	0.30	0.15	0.38	9156	2.82	1.51	0.41				
8745	3.57	1.92	0.41	9170	17.17	7.59	0.31				
8748	0.73	0.40	0.40	9178	4.29	2.56	0.54				
8755	0.47	0.24	0.38	9179	6.52	3.77	0.47				
8799	0.58	0.32	0.45	9180X	8.90	4.51	0.38				
8800	1.21	0.73	0.51	9182	2.35	1.32	0.46				
8803	0.09	0.05	0.38	9183X	6.94	3.53	0.38				
8805M	0.22	0.13	0.46	9186	9.54	4.61	0.34				
8810	0.16	0.09	0.46	9220	6.22	3.35	0.40				
8811X	0.04	0.03	0.47	9402	3.94	2.01	0.37				
8812	—	3.02	0.38	9403	5.98	2.90	0.33				
8814M	0.19	0.11	0.46	9410X	1.29	0.73	0.45				
8815M	0.29	0.16	0.46	9501	2.75	1.48	0.40				
8820	0.18	0.10	0.40	9505	4.16	2.24	0.40				
8824	3.84	2.21	0.48	9516	2.90	1.48	0.38				
8825	2.13	1.28	0.52	9519	3.41	1.74	0.38				
8826	2.39	1.34	0.45	9521	3.69	1.88	0.38				
8829	2.76	1.55	0.45	9522	1.69	0.96	0.44				
8831	1.76	0.98	0.46	9534	4.51	2.19	0.33				
8832	0.41	0.23	0.45	9554	8.66	4.18	0.34				
8833	1.16	0.65	0.45	9586	0.92	0.55	0.52				
8835	2.51	1.42	0.45	9600	2.10	1.21	0.47				

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2015

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.18	S	1710D	0.04	S	3175D	0.02	S
0065D	0.04	S	1741D	0.18	S	4024D	0.01	S
0066D	0.04	S	1803D	0.16	S	5508D	0.03	S
0067D	0.04	S	1852D	0.04	Asb	6251D	0.01	S
1164D	0.03	S	3081D	0.05	S	6252DX	0.02	S
1165D	0.01	S	3082D	0.05	S			
1624D	0.02	S	3085D	0.03	S			

Asb=Asbestos, S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4761	0761
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.09. (For coverage written separately for federal benefits only, \$0.08. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$0.29. (For coverage written separately for federal benefits only, \$0.26. For coverage written separately for state benefits only, \$0.03.) It also includes a catastrophe loading of \$0.08.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.843 and elr x 1.754.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 7720 For special procedure applicable in connection with "Detective or Patrol Agencies," 7720, see the classification pages of the **Basic Manual**.

Effective January 1, 2015

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Deductible Amount	Advisory Loss Elimination Ratios						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	7.5%	5.8%	5.2%	3.7%	3.0%	2.3%	2.0%
\$1,000	12.0%	9.6%	8.6%	6.2%	5.0%	3.9%	3.4%
\$1,500	15.2%	12.4%	11.1%	8.1%	6.6%	5.1%	4.5%
\$2,000	17.7%	14.6%	13.1%	9.7%	7.9%	6.2%	5.4%
\$2,500	19.8%	16.4%	14.8%	11.0%	9.0%	7.1%	6.2%
\$5,000	27.2%	23.0%	21.0%	16.1%	13.5%	10.9%	9.5%
\$10,000	36.8%	31.7%	29.3%	23.5%	20.1%	16.8%	14.5%
\$13,500	41.8%	36.3%	33.7%	27.7%	23.8%	20.2%	17.5%
\$15,500	44.3%	38.6%	36.0%	29.8%	25.8%	21.9%	19.0%
Note: These percentages do not represent the final premium reductions to be applied to policy premium.							

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$75,600
Leased or rented vehicle.....	\$50,400

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum Weekly Payroll applicable in accordance with **Basic Manual** footnote instructions for Code 9178 -- Athletic Sports or Park: Non-Contact Sports, and Code 9179 -- "Athletic Sports or Park: Contact Sports" \$3,900

Premium Determination for Partners and Sole Proprietors, Executive Officers, and Members of Limited Liability Companies in accordance with **Basic Manual** Rule 2-E (Annual Payroll)..... \$50,400

Terrorism - (Advisory Loss Cost) 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 44%

(Multiply a Non-F classification loss cost by a factor of 1.44 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in state and federal benefits (1.35) and the adjustment for differences in state and federal loss-based expenses (1.069).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2015

TABLE OF WEIGHTING VALUES

APPLICABLE TO ALL POLICIES

Experience Rating Program - GERT

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,821	0.04	1,046,353	--	1,119,983	0.34
1,822	--	7,365	0.05	1,119,984	--	1,198,991	0.35
7,366	--	13,026	0.06	1,198,992	--	1,283,986	0.36
13,027	--	53,454	0.07	1,283,987	--	1,375,680	0.37
53,455	--	77,813	0.08	1,375,681	--	1,474,897	0.38
77,814	--	101,041	0.09	1,474,898	--	1,582,604	0.39
101,042	--	124,323	0.10	1,582,605	--	1,699,941	0.40
124,324	--	148,062	0.11	1,699,942	--	1,828,261	0.41
148,063	--	172,466	0.12	1,828,262	--	1,969,183	0.42
172,467	--	197,672	0.13	1,969,184	--	2,124,660	0.43
197,673	--	223,787	0.14	2,124,661	--	2,297,072	0.44
223,788	--	250,906	0.15	2,297,073	--	2,489,346	0.45
250,907	--	279,119	0.16	2,489,347	--	2,705,124	0.46
279,120	--	308,516	0.17	2,705,125	--	2,949,000	0.47
308,517	--	339,190	0.18	2,949,001	--	3,226,843	0.48
339,191	--	371,239	0.19	3,226,844	--	3,546,285	0.49
371,240	--	404,767	0.20	3,546,286	--	3,917,423	0.50
404,768	--	439,889	0.21	3,917,424	--	4,353,914	0.51
439,890	--	476,728	0.22	4,353,915	--	4,874,688	0.52
476,729	--	515,417	0.23	4,874,689	--	5,506,768	0.53
515,418	--	556,105	0.24	5,506,769	--	6,290,110	0.54
556,106	--	598,955	0.25	6,290,111	--	7,286,393	0.55
598,956	--	644,147	0.26	7,286,394	--	8,596,108	0.56
644,148	--	691,883	0.27	8,596,109	--	10,394,776	0.57
691,884	--	742,386	0.28	10,394,777	--	13,019,053	0.58
742,387	--	795,907	0.29	13,019,054	--	17,206,721	0.59
795,908	--	852,725	0.30	17,206,722	--	24,947,548	0.60
852,726	--	913,159	0.31	24,947,549	--	44,095,887	0.61
913,160	--	977,566	0.32	44,095,888	--	170,474,848	0.62
977,567	--	1,046,352	0.33	170,474,849	AND OVER		0.63

(a) G	8.70
(b) State Per Claim Accident Limitation	\$218,000
(c) State Multiple Claim Accident Limitation	\$436,000
(d) USL&HW Per Claim Accident Limitation	\$475,500
(e) USL&HW Multiple Claim Accident Limitation	\$951,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$15,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.36
(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.36.)	

Effective January 1, 2015
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - GERT

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 46,795	21,750	1,501,629 -- 1,545,103	174,000	3,023,688 -- 3,067,180	326,250
46,796 -- 80,540	26,100	1,545,104 -- 1,588,580	178,350	3,067,181 -- 3,110,674	330,600
80,541 -- 119,312	30,450	1,588,581 -- 1,632,058	182,700	3,110,675 -- 3,154,169	334,950
119,313 -- 160,214	34,800	1,632,059 -- 1,675,537	187,050	3,154,170 -- 3,197,663	339,300
160,215 -- 202,111	39,150	1,675,538 -- 1,719,017	191,400	3,197,664 -- 3,241,157	343,650
202,112 -- 244,535	43,500	1,719,018 -- 1,762,498	195,750	3,241,158 -- 3,284,652	348,000
244,536 -- 287,265	47,850	1,762,499 -- 1,805,980	200,100	3,284,653 -- 3,328,147	352,350
287,266 -- 330,188	52,200	1,805,981 -- 1,849,463	204,450	3,328,148 -- 3,371,642	356,700
330,189 -- 373,241	56,550	1,849,464 -- 1,892,947	208,800	3,371,643 -- 3,415,137	361,050
373,242 -- 416,385	60,900	1,892,948 -- 1,936,431	213,150	3,415,138 -- 3,458,632	365,400
416,386 -- 459,594	65,250	1,936,432 -- 1,979,916	217,500	3,458,633 -- 3,502,127	369,750
459,595 -- 502,852	69,600	1,979,917 -- 2,023,402	221,850	3,502,128 -- 3,545,622	374,100
502,853 -- 546,148	73,950	2,023,403 -- 2,066,888	226,200	3,545,623 -- 3,589,118	378,450
546,149 -- 589,474	78,300	2,066,889 -- 2,110,375	230,550	3,589,119 -- 3,632,614	382,800
589,475 -- 632,823	82,650	2,110,376 -- 2,153,863	234,900	3,632,615 -- 3,676,109	387,150
632,824 -- 676,191	87,000	2,153,864 -- 2,197,351	239,250	3,676,110 -- 3,719,605	391,500
676,192 -- 719,575	91,350	2,197,352 -- 2,240,839	243,600	3,719,606 -- 3,763,101	395,850
719,576 -- 762,972	95,700	2,240,840 -- 2,284,328	247,950	3,763,102 -- 3,806,597	400,200
762,973 -- 806,380	100,050	2,284,329 -- 2,327,817	252,300	3,806,598 -- 3,850,093	404,550
806,381 -- 849,797	104,400	2,327,818 -- 2,371,307	256,650	3,850,094 -- 3,893,589	408,900
849,798 -- 893,222	108,750	2,371,308 -- 2,414,797	261,000	3,893,590 -- 3,937,085	413,250
893,223 -- 936,655	113,100	2,414,798 -- 2,458,287	265,350	3,937,086 -- 3,980,582	417,600
936,656 -- 980,093	117,450	2,458,288 -- 2,501,778	269,700	3,980,583 -- 4,024,078	421,950
980,094 -- 1,023,536	121,800	2,501,779 -- 2,545,269	274,050	4,024,079 -- 4,067,575	426,300
1,023,537 -- 1,066,984	126,150	2,545,270 -- 2,588,760	278,400	4,067,576 -- 4,111,071	430,650
1,066,985 -- 1,110,436	130,500	2,588,761 -- 2,632,252	282,750	4,111,072 -- 4,154,250	435,000
1,110,437 -- 1,153,891	134,850	2,632,253 -- 2,675,743	287,100		
1,153,892 -- 1,197,350	139,200	2,675,744 -- 2,719,236	291,450		
1,197,351 -- 1,240,812	143,550	2,719,237 -- 2,762,728	295,800		
1,240,813 -- 1,284,276	147,900	2,762,729 -- 2,806,220	300,150		
1,284,277 -- 1,327,743	152,250	2,806,221 -- 2,849,713	304,500		
1,327,744 -- 1,371,211	156,600	2,849,714 -- 2,893,206	308,850		
1,371,212 -- 1,414,682	160,950	2,893,207 -- 2,936,700	313,200		
1,414,683 -- 1,458,154	165,300	2,936,701 -- 2,980,193	317,550		
1,458,155 -- 1,501,628	169,650	2,980,194 -- 3,023,687	321,900		

For Expected Losses greater than \$4,154,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.70) / (\text{Expected Losses} + (700)(8.70))$$

$$G = 8.70$$

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

COLORADO

RR 1

Effective January 1, 2015

Exhibit IV

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.18	1.73	1.61	1.35	1.14	0.95	0.80

2. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

3.

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.534	0.577	0.597	0.645	0.674	0.702	0.720
\$15,000	0.477	0.524	0.546	0.597	0.630	0.662	0.686
\$20,000	0.431	0.481	0.504	0.557	0.593	0.628	0.656
\$25,000	0.394	0.446	0.469	0.523	0.561	0.598	0.629
\$30,000	0.364	0.416	0.440	0.493	0.533	0.572	0.605
\$35,000	0.337	0.390	0.414	0.467	0.509	0.548	0.584
\$40,000	0.315	0.367	0.392	0.444	0.487	0.527	0.565
\$50,000	0.278	0.329	0.354	0.405	0.449	0.489	0.531
\$75,000	0.215	0.263	0.287	0.335	0.379	0.419	0.466
\$100,000	0.175	0.220	0.243	0.287	0.330	0.369	0.419
\$125,000	0.148	0.189	0.211	0.252	0.294	0.331	0.382
\$150,000	0.127	0.166	0.188	0.225	0.266	0.301	0.353
\$175,000	0.112	0.148	0.169	0.204	0.243	0.277	0.329
\$200,000	0.100	0.134	0.154	0.186	0.225	0.257	0.309
\$225,000	0.090	0.122	0.141	0.172	0.209	0.240	0.291
\$250,000	0.082	0.112	0.131	0.160	0.196	0.225	0.276
\$275,000	0.075	0.104	0.122	0.149	0.184	0.212	0.263
\$300,000	0.069	0.096	0.114	0.140	0.174	0.201	0.252
\$325,000	0.064	0.090	0.108	0.132	0.166	0.191	0.241
\$350,000	0.059	0.085	0.102	0.125	0.158	0.182	0.232
\$375,000	0.055	0.080	0.096	0.119	0.151	0.174	0.223
\$400,000	0.052	0.075	0.092	0.113	0.144	0.167	0.215
\$425,000	0.049	0.071	0.087	0.108	0.138	0.160	0.208
\$450,000	0.046	0.068	0.083	0.103	0.133	0.154	0.202
\$475,000	0.043	0.065	0.080	0.099	0.128	0.149	0.196
\$500,000	0.041	0.062	0.077	0.095	0.124	0.144	0.190
\$600,000	0.034	0.052	0.066	0.082	0.109	0.126	0.171
\$700,000	0.029	0.045	0.058	0.072	0.097	0.113	0.156
\$800,000	0.025	0.040	0.051	0.065	0.088	0.103	0.144
\$900,000	0.021	0.035	0.046	0.058	0.080	0.094	0.134
\$1,000,000	0.019	0.032	0.042	0.053	0.074	0.087	0.125
\$2,000,000	0.008	0.015	0.021	0.027	0.041	0.049	0.077
\$3,000,000	0.004	0.009	0.013	0.017	0.027	0.034	0.055
\$4,000,000	0.003	0.006	0.009	0.012	0.020	0.025	0.041
\$5,000,000	0.002	0.004	0.007	0.009	0.015	0.019	0.032
\$6,000,000	0.002	0.003	0.005	0.007	0.011	0.015	0.026
\$7,000,000	0.002	0.002	0.004	0.005	0.009	0.012	0.022
\$8,000,000	0.001	0.002	0.003	0.004	0.007	0.010	0.018
\$9,000,000	0.001	0.002	0.002	0.003	0.006	0.008	0.015
\$10,000,000	0.001	0.001	0.002	0.003	0.005	0.007	0.013

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

COLORADO

RR 2

Effective January 1, 2015

Exhibit IV

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.604	0.649	0.671	0.721	0.752	0.781	0.800
\$15,000	0.542	0.593	0.616	0.671	0.706	0.740	0.764
\$20,000	0.494	0.547	0.572	0.628	0.667	0.704	0.732
\$25,000	0.454	0.509	0.535	0.592	0.633	0.673	0.705
\$30,000	0.421	0.477	0.503	0.561	0.604	0.645	0.679
\$35,000	0.392	0.449	0.475	0.533	0.577	0.619	0.657
\$40,000	0.368	0.424	0.451	0.508	0.553	0.597	0.636
\$50,000	0.327	0.383	0.409	0.466	0.513	0.557	0.600
\$75,000	0.257	0.310	0.336	0.389	0.436	0.480	0.529
\$100,000	0.213	0.262	0.287	0.336	0.383	0.426	0.478
\$125,000	0.181	0.227	0.252	0.297	0.343	0.384	0.438
\$150,000	0.158	0.201	0.225	0.267	0.311	0.351	0.405
\$175,000	0.140	0.181	0.204	0.243	0.286	0.324	0.379
\$200,000	0.126	0.164	0.186	0.223	0.265	0.301	0.356
\$225,000	0.114	0.150	0.172	0.207	0.248	0.282	0.337
\$250,000	0.104	0.139	0.160	0.193	0.233	0.265	0.320
\$275,000	0.096	0.129	0.149	0.181	0.220	0.251	0.306
\$300,000	0.089	0.120	0.140	0.170	0.208	0.238	0.293
\$325,000	0.082	0.113	0.132	0.161	0.198	0.227	0.281
\$350,000	0.077	0.106	0.125	0.153	0.189	0.217	0.270
\$375,000	0.072	0.100	0.119	0.145	0.180	0.208	0.261
\$400,000	0.068	0.095	0.113	0.138	0.173	0.199	0.252
\$425,000	0.064	0.090	0.108	0.132	0.166	0.192	0.244
\$450,000	0.060	0.086	0.103	0.127	0.160	0.185	0.236
\$475,000	0.057	0.082	0.099	0.122	0.154	0.178	0.229
\$500,000	0.054	0.079	0.095	0.117	0.149	0.172	0.223
\$600,000	0.045	0.067	0.082	0.101	0.131	0.152	0.201
\$700,000	0.038	0.058	0.072	0.089	0.117	0.137	0.183
\$800,000	0.033	0.051	0.064	0.080	0.106	0.124	0.169
\$900,000	0.029	0.045	0.058	0.072	0.097	0.114	0.157
\$1,000,000	0.026	0.041	0.052	0.066	0.089	0.105	0.147
\$2,000,000	0.011	0.019	0.026	0.034	0.049	0.059	0.090
\$3,000,000	0.006	0.012	0.016	0.022	0.033	0.040	0.064
\$4,000,000	0.004	0.008	0.011	0.015	0.023	0.030	0.049
\$5,000,000	0.003	0.006	0.008	0.011	0.018	0.023	0.038
\$6,000,000	0.002	0.004	0.006	0.008	0.014	0.018	0.031
\$7,000,000	0.002	0.003	0.005	0.007	0.011	0.015	0.025
\$8,000,000	0.001	0.003	0.004	0.005	0.009	0.012	0.021
\$9,000,000	0.001	0.002	0.003	0.004	0.007	0.010	0.018
\$10,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.015

4.

Retrospective Pure Premium Development Factors

1st	With Loss Limit			1st	Without Loss Limit		
	2nd	3rd	4th		2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.
0.08	0.05	0.03	0.02	0.22	0.14	0.09	0.06



COLORADO

WORKERS COMPENSATION FILING – JANUARY 1, 2015

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COLORADO

WORKERS COMPENSATION FILING - JANUARY 1, 2015

Appendix - NCCI Affiliate List

A M C O INSURANCE COMPANY	BROTHERHOOD MUTUAL INS CO
ACADIA INSURANCE COMPANY	CALIFORNIA INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO	CAROLINA CASUALTY INS CO
ACCIDENT FUND INS CO OF AMERICA	CASTLEPOINT NATIONAL INS CO
ACCIDENT FUND NATIONAL INS CO	CENTRAL MUTUAL INS CO
ACE AMERICAN INSURANCE COMPANY	CHARTER OAK FIRE INS CO
ACE FIRE UNDERWRITERS INSURANCE COMPANY	CHEROKEE INS CO
ACE PROPERTY & CASUALTY INSURANCE COMPANY	CHUBB INDEMNITY INS CO
ACIG INS CO	CHUBB NATIONAL INS CO
ACUITY A MUTUAL INS COMPANY	CHURCH MUTUAL INS CO
ADVANTAGE WC INSURANCE CO	CINCINNATI CASUALTY COMPANY
AIG ASSURANCE COMPANY	CINCINNATI INDEMNITY COMPANY
AIG PROPERTY CASUALTY COMPANY	CINCINNATI INS CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)	CITIZENS INS CO OF AMERICA
AK NATIONAL INS CO	CO CASUALTY INS CO
ALLIED INSURANCE COMPANY OF AMERICA	COLONIAL AMERICAN CASUALTY & SURETY CO
ALLMERICA FINANCIAL ALLIANCE INS CO	COMMERCE AND INDUSTRY INS CO
ALLMERICA FINANCIAL BENEFIT INS CO	COMPANION COMMERCIAL INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMPANION PROPERTY AND CASUALTY INS CO
AMERICAN AUTOMOBILE INSURANCE CO	COMPWEST INS CO
AMERICAN CASUALTY COMPANY OF READING P A	CONTINENTAL CASUALTY CO
AMERICAN COMPENSATION INS CO	CONTINENTAL DIVIDE INSURANCE COMPANY
AMERICAN ECONOMY INS CO	CONTINENTAL INDEMNITY CO
AMERICAN FAMILY HOME INS CO	CONTINENTAL INS CO
AMERICAN FAMILY INS CO	CONTINENTAL WESTERN INSURANCE COMPANY
AMERICAN FAMILY MUTUAL INSURANCE CO	COPPERPOINT MUTUAL INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY CO	CRUM AND FORSTER INDEMNITY CO
AMERICAN GUARANTEE AND LIABILITY INS CO	DAKOTA TRUCK UNDERWRITERS
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT	DEERFIELD INS CO
AMERICAN INS CO	DISCOVER PROPERTY & CASUALTY INS CO
AMERICAN INTERSTATE INS CO	EASTGUARD INS CO
AMERICAN MINING INS CO	ECOLE INSURANCE COMPANY
AMERICAN MODERN HOME INS CO	ELECTRIC INS CO
AMERICAN SELECT INS CO	EMCASCO INS CO
AMERICAN STATES INS CO A SAFECO COMPANY	EMPLOYERS ASSURANCE COMPANY
AMERICAN STATES INS CO OF TX	EMPLOYERS COMPENSATION INS CO
AMERICAN ZURICH INS CO	EMPLOYERS FIRE INSURANCE COMPANY
AMERISURE INS CO	EMPLOYERS INS CO OF WAUSAU
AMERISURE MUTUAL INS CO	EMPLOYERS INSURANCE COMPANY OF NEVADA
AMERISURE PARTNERS INS CO	EMPLOYERS MUTUAL CASUALTY CO
AMGUARD INS CO	EMPLOYERS PREFERRED INS CO
AMTRUST INSURANCE CO OF KS INC	EVEREST NATIONAL INS CO
ARCH INSURANCE COMPANY	EVEREST REINSURANCE CO DIRECT
ARGONAUT GREAT CENTRAL INS CO	EXECUTIVE RISK INDEMNITY INC
ARGONAUT INS CO	EXPLORER INS CO
ARGONAUT MIDWEST INS CO	FARMERS INSURANCE EXCHANGE
ASSOCIATED INDEMNITY CORP	FARMINGTON CASUALTY COMPANY
ASSURANCE COMPANY OF AMERICA	FARMLAND MUTUAL INSURANCE COMPANY
ATLANTIC SPECIALTY INS CO (ONEBEACON)	FEDERAL INSURANCE COMPANY
AUTO OWNERS INS CO	FEDERATED MUTUAL INS CO
BANKERS STANDARD FIRE AND MARINE CO	FEDERATED RURAL ELECTRIC INS EXCHANGE
BANKERS STANDARD INS CO	FEDERATED SERVICE INS CO
BENCHMARK INSURANCE COMPANY	FIDELITY & DEPOSIT COMPANY OF MARYLAND
BERKLEY NATIONAL INSURANCE COMPANY	FIDELITY & GUARANTY INS UNDERWRITERS
BERKLEY REGIONAL INS CO	FIDELITY & GUARANTY INSURANCE CO
BERKSHIRE HATHAWAY HOMESTATE INS CO	FIREMANS FUND INSURANCE CO
BITUMINOUS CASUALTY CORP	FIREMENS INS CO OF WASHINGTON DC
BITUMINOUS FIRE AND MARINE INS CO	FIRST DAKOTA INDEMNITY CO
BLOOMINGTON COMPENSATION INS CO	FIRST LIBERTY INS CORP
BRICKSTREET MUTUAL INS CO	FIRST NATIONAL INS CO OF AMERICA



COLORADO

WORKERS COMPENSATION FILING - JANUARY 1, 2015

Appendix - NCCI Affiliate List

FIRST NONPROFIT INS CO	MIDWEST EMPLOYERS CASUALTY CO
FIRSTCOMP INSURANCE CO	MIDWEST FAMILY MUTUAL INS CO
FLORISTS MUTUAL INSURANCE CO	MIDWEST INS CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN	MILBANK INSURANCE COMPANY
FOREMOST PROPERTY & CAS INS	MILWAUKEE CASUALTY INSURANCE CO (AMTRUST GROUP)
FOREMOST SIGNATURE INS CO	MITSUMI SUMITOMO INS CO OF AMERICA
FREESTONE INSURANCE COMPANY	MITSUMI SUMITOMO INS USA INC
GA CASUALTY AND SURETY CO	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN	MOUNTAIN STATES INDEMNITY CO
GENERAL INS CO OF AMERICA	MOUNTAIN STATES MUTUAL CASUALTY CO
GENESIS INS CO	NATIONAL AMERICAN INS CO
GRANITE STATE INSURANCE COMPANY	NATIONAL CASUALTY CO
GREAT AMERICAN ALLIANCE INS CO	NATIONAL FIRE INS CO OF HARTFORD
GREAT AMERICAN ASSURANCE COMPANY	NATIONAL INTERSTATE INS CO
GREAT AMERICAN INS CO OF NY	NATIONAL SURETY CORP
GREAT AMERICAN INSURANCE COMPANY	NATIONAL UNION FIRE INS CO OF PITTSBURG PA
GREAT AMERICAN SPIRIT INS CO	NATIONWIDE AGRIBUSINESS INS CO
GREAT DIVIDE INSURANCE COMPANY	NATIONWIDE MUTUAL FIRE INS CO
GREAT NORTHERN INS CO	NATIONWIDE MUTUAL INS CO
GREAT WEST CASUALTY COMPANY	NATIONWIDE PROPERTY AND CASUALTY INS CO
GREATER NY MUTUAL INS CO	NEW HAMPSHIRE INSURANCE COMPANY
GREENWICH INS CO	NEW YORK MARINE AND GENERAL INSURANCE CO
GUARANTEE INS CO	NIPPONKOA INS CO LIMITED (US BRANCH)
GUIDEONE MUTUAL INS CO	NORGUARD INS CO
HANOVER AMERICAN INS CO	NORTH AMERICAN ELITE INSURANCE CO
HANOVER INS CO	NORTH AMERICAN SPECIALTY INS CO
HARTFORD ACCIDENT AND INDEMNITY CO	NORTH POINTE INS CO
HARTFORD CASUALTY INS CO	NORTH RIVER INS CO
HARTFORD FIRE INSURANCE CO	NORTHERN INSURANCE CO OF N Y
HARTFORD INS CO OF IL	NOVA CASUALTY COMPANY
HARTFORD INS CO OF MIDWEST	OBI NATIONAL INSURANCE COMPANY
HARTFORD INS CO OF THE SOUTHEAST	OH CASUALTY INS CO
HARTFORD UNDERWRITERS INS CO	OHIO SECURITY INS CO
HDI GERLING AMERICA INSURANCE COMPANY	OLD REPUBLIC GENERAL INSURANCE CORPORATION
HOME OWNERS INS CO	OLD REPUBLIC INS CO
ILLINOIS INSURANCE COMPANY	ONEBEACON AMERICA INS CO
ILLINOIS NATIONAL INSURANCE COMPANY	ONEBEACON INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY	OWNERS INSURANCE COMPANY
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)	PA MANUFACTURERS ASSN INS CO
INS CO OF NORTH AMERICA	PA MANUFACTURERS INDEMNITY CO
INS CO OF THE STATE PA	PACIFIC COMPENSATION INSURANCE CO
INS CO OF THE WEST	PACIFIC EMPLOYERS INS CO
INTERSTATE FIRE AND CASUALTY CO	PACIFIC INDEMNITY CO
LIBERTY INS CORP	PACIFIC INS CO LTD
LIBERTY INSURANCE UNDERWRITERS INC	PATRONS MUTUAL INS CO OF CT
LIBERTY MUTUAL FIRE INS CO	PEERLESS INDEMNITY INS CO
LIBERTY MUTUAL INS CO	PEERLESS INSURANCE COMPANY
LION INSURANCE COMPANY	PENN MILLERS INS CO
LM INS CORP	PENNSYLVANIA INSURANCE COMPANY
LUMBERMENS UNDERWRITING ALLIANCE	PETROLEUM CASUALTY CO
MA BAY INS CO	PHARMACISTS MUTUAL INS CO
MANUFACTURERS ALLIANCE INS CO	PHOENIX INS CO
MARKEL INSURANCE CO	PINNACOL ASSURANCE
MARYLAND CASUALTY COMPANY	PRAETORIAN INSURANCE COMPANY
MEMIC INDEMNITY CO	PREFERRED PROFESSIONAL INSURANCE COMPANY
MERIDIAN CITIZENS MUTUAL INSURANCE CO	PRESERVER INS CO
MERIDIAN SECURITY INSURANCE COMPANY	PROPERTY AND CASUALTY INS CO OF HARTFORD
MID CENTURY INS CO	PROTECTIVE INS CO
MIDVALE INDEMNITY COMPANY	PUBLIC SERVICE INSURANCE COMPANY
MIDWEST BUILDERS CASUALTY MUTUAL COMPANY	QBE INSURANCE CORPORATION



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WORKERS COMPENSATION FILING - JANUARY 1, 2015

Appendix - NCCI Affiliate List

REDWOOD FIRE & CASUALTY INS CO	TRAVELERS INDEMNITY CO OF CT
REGENT INSURANCE COMPANY	TRAVELERS INSURANCE CO
REPUBLIC FIRE AND CASUALTY INS CO	TRAVELERS PROPERTY CASUALTY CO OF AMERICA
REPUBLIC INDEMNITY CO OF CA	TRI STATE INSURANCE COMPANY OF MINNESOTA
REPUBLIC INDEMNITY COMPANY OF AMERICA	TRUCK INSURANCE EXCHANGE
REPUBLIC UNDERWRITERS INSURANCE CO	TRUMBULL INS CO
RIVERPORT INSURANCE COMPANY	TWIN CITY FIRE INS CO
RLI INSURANCE COMPANY	UNIGARD INDEMNITY CO
ROCKWOOD CASUALTY INS CO	UNIGARD INS CO
SAFECO INS CO OF AMERICA	UNION INSURANCE COMPANY
SAFECO INS CO OF IL	UNITED STATES FIDELITY AND GUARANTY CO
SAFETY FIRST INS CO	UNITED WI INS CO
SAFETY NATIONAL CASUALTY CORP	US FIRE INS CO
SAGAMORE INSURANCE CO	UTICA MUTUAL INS CO
SAMSUNG FIRE AND MARINE INS CO LTD USB	VALLEY FORGE INS CO
SECURA INSURANCE A MUTUAL CO	VANLINER INS CO
SECURA SUPREME INS CO	VIGILANT INS CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)	WAUSAU BUSINESS INSURANCE COMPANY
SELECTIVE INSURANCE CO OF NEW YORK	WAUSAU UNDERWRITERS INSURANCE COMPANY
SENECA INSURANCE CO	WESCO INSURANCE COMPANY (AMTRUST GROUP)
SENTINEL INS CO	WEST AMERICAN INS CO
SENTRY CASUALTY CO	WESTCHESTER FIRE INSURANCE COMPANY
SENTRY INSURANCE A MUTUAL CO	WESTERN AGRICULTURAL INS CO
SENTRY SELECT INSURANCE COMPANY	WESTFIELD INS CO
SEQUOIA INDEMNITY COMPANY	WESTFIELD NATIONAL INS CO
SEQUOIA INSURANCE CO	WESTPORT INSURANCE CORPORATION
SFM MUTUAL INS CO	XL INS CO OF NY INC
SOMPO JAPAN INSURANCE CO OF AMERICA	XL INSURANCE AMERICA INC
SPARTA INSURANCE COMPANY	XL SPECIALTY INS CO
SPRINGFIELD INS CO	ZENITH INS CO
ST PAUL FIRE AND MARINE INS CO	ZURICH AMERICAN INS CO
ST PAUL GUARDIAN INS CO	ZURICH AMERICAN INS CO OF IL
ST PAUL MERCURY INS CO	
ST PAUL PROTECTIVE INS CO	
STANDARD FIRE INSURANCE COMPANY	
STAR INS CO	
STARNET INSURANCE COMPANY	
STARR INDEMNITY AND LIABILITY CO	
STATE AUTO PROPERTY AND CASUALTY INS CO	
STATE AUTOMOBILE MUTUAL INS CO	
STATE FARM FIRE AND CASUALTY CO	
STATE NATIONAL INSURANCE COMPANY	
STONEWOOD NATIONAL INSURANCE CO	
STONINGTON INS CO	
T H E INSURANCE COMPANY	
TECHNOLOGY INSURANCE CO	
THE TRAVELERS CASUALTY COMPANY	
TNUS INSURANCE CO	
TOKIO MARINE AMERICA INSURANCE CO	
TORUS NATIONAL INSURANCE COMPANY	
TOWER INS CO OF NY	
TOWER NATIONAL INS CO	
TRANS PACIFIC INS CO	
TRANSGUARD INS CO OF AMERICA INC	
TRANSPORTATION INS CO	
TRAVELERS CASUALTY & SURETY CO OF AMERICA	
TRAVELERS CASUALTY AND SURETY CO	
TRAVELERS CASUALTY INS CO OF AMERICA	
TRAVELERS INDEMNITY CO	
TRAVELERS INDEMNITY CO OF AMERICA	



COLORADO

EFFECTIVE 1/1/2015

CLASS 0005		FARM: NURSERY EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	24,459,729	5	75,002	18	125,656	94,621	273,846	569,125	2.33
3/08 through 2/09	24,251,306	2	54,185	15	293,087	37,318	336,248	720,838	2.97
3/09 through 2/10	20,678,517	1	88,508	10	129,131	733,229	259,084	1,209,952	5.85
3/10 through 2/11	18,399,366	4	252,241	8	138,293	199,911	243,582	834,027	4.53
3/11 through 2/12	19,559,391	2	205,036	11	129,856	242,017	297,035	873,944	4.47
5 YR. TOTAL	107,348,309	14	674,972	62	816,023	1,307,096	1,409,795	4,207,886	3.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.389	48%	2.531	3.92			
Pure Premium Indicated by National Relativity		33%	1.050	26%	2.058	3.11			
Pure Premium Present on Rate Level		33%	1.112	26%	2.037	3.15			
Pure Premium Derived by Formula		1.186		2.280		3.47			

CLASS 0008		FARM: GARDENING-MARKET OR TRUCK-& DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	34,035,332	1	51,562	23	304,373	125,107	231,200	712,242	2.09
3/08 through 2/09	27,733,889	1	76,300	12	491,642	42,320	138,350	748,612	2.70
3/09 through 2/10	26,755,639	5	90,199	13	208,738	145,492	292,974	737,403	2.76
3/10 through 2/11	32,076,026	0	0	15	118,817	0	385,665	504,482	1.57
3/11 through 2/12	28,975,820	2	86,872	17	455,211	82,777	589,816	1,214,676	4.19
5 YR. TOTAL	149,576,706	9	304,933	80	1,578,781	395,696	1,638,005	3,917,415	2.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.259	47%	1.360	2.62			
Pure Premium Indicated by National Relativity		31%	0.892	26%	1.916	2.81			
Pure Premium Present on Rate Level		31%	1.056	27%	1.339	2.40			
Pure Premium Derived by Formula		1.082		1.499		2.58			

CLASS 0016		FARM - ORCHARD OR GROVE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,955,793	0	0	1	306	0	1,567	1,873	0.03
3/08 through 2/09	5,393,428	0	0	3	134,477	0	120,194	254,671	4.72
3/09 through 2/10	5,919,906	0	0	2	64,176	0	48,675	112,851	1.91
3/10 through 2/11	6,268,115	0	0	7	97,564	0	153,881	251,445	4.01
3/11 through 2/12	6,745,288	0	0	4	42,711	0	67,929	110,640	1.64
5 YR. TOTAL	30,282,530	0	0	17	339,234	0	392,246	731,480	2.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.120	32%	1.295	2.42			
Pure Premium Indicated by National Relativity		37%	2.472	34%	4.192	6.66			
Pure Premium Present on Rate Level		38%	1.907	34%	2.508	4.42			
Pure Premium Derived by Formula		1.919		2.692		4.61			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 0034		FARM: POULTRY OR EGG PRODUCER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,835,602	1	95,512	12	60,428	157,345	200,007	513,292	4.00
3/08 through 2/09	9,823,299	0	0	5	46,187	0	178,893	225,080	2.29
3/09 through 2/10	9,251,855	0	0	6	25,206	0	103,582	128,788	1.39
3/10 through 2/11	8,132,594	0	0	8	96,770	0	151,831	248,601	3.06
3/11 through 2/12	8,119,510	0	0	4	157,832	0	340,583	498,415	6.14
5 YR. TOTAL	48,162,860	1	95,512	35	386,423	157,345	974,896	1,614,176	3.35
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		26%	1.001	37%		2.351		3.35	
Pure Premium Indicated by National Relativity		37%	1.210	31%		2.095		3.31	
Pure Premium Present on Rate Level		37%	1.219	32%		2.264		3.48	
Pure Premium Derived by Formula			1.159			2.244		3.40	

CLASS 0035		FARM: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	42,328,447	6	289,090	24	307,223	277,410	554,521	1,428,244	3.37
3/08 through 2/09	41,643,853	5	487,629	22	249,697	691,563	739,224	2,168,113	5.21
3/09 through 2/10	41,390,770	7	614,750	20	219,198	455,591	565,732	1,855,271	4.48
3/10 through 2/11	48,597,183	5	245,644	33	366,343	206,415	972,216	1,790,618	3.68
3/11 through 2/12	56,701,414	4	377,984	30	511,225	355,711	943,592	2,188,512	3.86
5 YR. TOTAL	230,661,667	27	2,015,097	129	1,653,686	1,986,690	3,775,285	9,430,758	4.09
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		52%	1.591	67%		2.498		4.09	
Pure Premium Indicated by National Relativity		24%	0.985	16%		1.898		2.88	
Pure Premium Present on Rate Level		24%	1.487	17%		2.168		3.66	
Pure Premium Derived by Formula			1.421			2.346		3.77	

CLASS 0036		FARM: DAIRY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	53,908,157	4	167,930	47	482,662	220,763	1,001,959	1,873,314	3.48
3/08 through 2/09	51,672,106	9	669,409	56	550,193	1,154,559	1,129,728	3,503,889	6.78
3/09 through 2/10	50,870,006	3	309,376	43	504,743	484,232	1,039,514	2,337,865	4.60
3/10 through 2/11	53,915,484	5	788,647	50	639,813	576,287	1,537,936	3,542,683	6.57
3/11 through 2/12	58,059,616	4	759,775	57	1,011,968	505,917	1,785,372	4,063,032	7.00
5 YR. TOTAL	268,425,369	25	2,695,137	253	3,189,379	2,941,758	6,494,509	15,320,783	5.71
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	2.192	82%		3.515		5.71	
Pure Premium Indicated by National Relativity		19%	1.254	9%		2.664		3.92	
Pure Premium Present on Rate Level		20%	1.900	9%		3.023		4.92	
Pure Premium Derived by Formula			1.955			3.394		5.35	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 0037		FARM: FIELD CROPS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	78,595,153	6	495,457	63	1,299,765	277,897	2,654,693	4,727,812	6.02
3/08 through 2/09	85,044,716	5	522,771	58	1,714,361	580,084	1,401,646	4,218,862	4.96
3/09 through 2/10	89,140,241	10	511,396	61	1,093,007	1,188,397	1,666,573	4,459,373	5.00
3/10 through 2/11	93,509,460	8	688,977	51	587,621	730,981	1,360,733	3,368,312	3.60
3/11 through 2/12	98,470,000	10	925,698	44	819,237	847,844	1,702,466	4,295,245	4.36
5 YR. TOTAL	444,759,570	39	3,144,299	277	5,513,991	3,625,203	8,786,111	21,069,604	4.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		78%	1.947	100%	2.791	4.74			
Pure Premium Indicated by National Relativity		11%	1.508	0%	2.822	4.33			
Pure Premium Present on Rate Level		11%	2.174	0%	3.096	5.27			
Pure Premium Derived by Formula		1.924		2.791		4.72			

CLASS 0042		LANDSCAPE GARDENING & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	212,433,569	25	1,388,999	165	3,191,487	860,971	4,381,946	9,823,403	4.62
3/08 through 2/09	178,708,651	21	1,254,151	165	2,486,878	1,350,692	3,640,191	8,731,912	4.89
3/09 through 2/10	145,126,633	13	818,102	150	2,582,502	1,254,375	3,661,370	8,316,349	5.73
3/10 through 2/11	145,489,360	14	1,089,663	152	2,436,683	1,299,929	3,035,212	7,861,487	5.40
3/11 through 2/12	152,412,148	17	1,464,410	154	2,388,525	1,561,102	4,228,297	9,642,334	6.33
5 YR. TOTAL	834,170,361	90	6,015,325	786	13,086,075	6,327,069	18,947,016	44,375,485	5.32
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.290	100%	3.030	5.32			
Pure Premium Indicated by National Relativity		0%	1.711	0%	2.932	4.64			
Pure Premium Present on Rate Level		0%	2.333	0%	2.868	5.20			
Pure Premium Derived by Formula		2.290		3.030		5.32			

CLASS 0050		FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	7,033,869	0	0	5	31,864	0	88,642	120,506	1.71
3/08 through 2/09	8,249,349	1	7,498	14	228,754	4,091	225,463	465,806	5.65
3/09 through 2/10	8,060,445	1	47,479	5	15,308	112,855	72,365	248,007	3.08
3/10 through 2/11	8,178,420	2	138,247	5	478,163	119,191	120,800	856,460	10.47
3/11 through 2/12	9,603,211	1	73,458	5	100,607	44,634	137,671	356,371	3.71
5 YR. TOTAL	41,125,294	5	266,682	34	854,696	280,771	644,941	2,047,090	4.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	2.727	38%	2.251	4.98			
Pure Premium Indicated by National Relativity		34%	1.880	31%	2.875	4.76			
Pure Premium Present on Rate Level		34%	2.632	31%	3.087	5.72			
Pure Premium Derived by Formula		2.407		2.704		5.11			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 0079		FARM: BERRY OR VINEYARD & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	618,305	0	0	1	42,377	0	31,560	73,937	11.96
3/08 through 2/09	946,228	0	0	0	0	0	260	260	0.03
3/09 through 2/10	675,003	0	0	0	0	0	2,866	2,866	0.43
3/10 through 2/11	688,362	0	0	1	8,078	0	22,442	30,520	4.43
3/11 through 2/12	844,435	0	0	0	0	0	2,379	2,379	0.28
5 YR. TOTAL	3,772,333	0	0	2	50,455	0	59,507	109,962	2.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	1.338	13%	1.577	2.92			
Pure Premium Indicated by National Relativity		40%	1.150	43%	3.132	4.28			
Pure Premium Present on Rate Level		50%	1.511	44%	2.319	3.83			
Pure Premium Derived by Formula		1.349		2.572		3.92			

CLASS 0083		FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	77,720,320	14	1,344,009	95	1,585,450	1,178,505	2,299,131	6,407,095	8.24
3/08 through 2/09	77,736,395	14	801,786	85	1,191,090	1,390,481	2,430,739	5,814,096	7.48
3/09 through 2/10	75,533,144	14	1,381,168	84	1,234,230	1,740,643	2,495,787	6,851,828	9.07
3/10 through 2/11	77,157,190	12	1,012,169	93	1,149,312	1,875,688	2,614,985	6,652,154	8.62
3/11 through 2/12	82,333,562	11	1,304,153	100	1,226,300	2,188,755	2,600,696	7,319,904	8.89
5 YR. TOTAL	390,480,611	65	5,843,285	457	6,386,382	8,374,072	12,441,338	33,045,077	8.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		84%	3.132	100%	5.331	8.46			
Pure Premium Indicated by National Relativity		8%	1.900	0%	3.875	5.78			
Pure Premium Present on Rate Level		8%	2.905	0%	5.282	8.19			
Pure Premium Derived by Formula		3.015		5.331		8.35			

CLASS 0106		TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	19,452,185	2	109,682	26	325,272	96,415	527,481	1,058,850	5.44
3/08 through 2/09	18,254,506	2	95,933	26	517,086	168,299	755,878	1,537,196	8.42
3/09 through 2/10	17,675,950	4	471,334	22	196,836	702,087	476,324	1,846,581	10.45
3/10 through 2/11	19,672,832	4	373,004	26	307,223	234,495	641,376	1,556,098	7.91
3/11 through 2/12	23,525,720	4	870,017	34	653,438	1,814,410	1,286,334	4,624,199	19.66
5 YR. TOTAL	98,581,193	16	1,919,970	134	1,999,855	3,015,706	3,687,393	10,622,924	10.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	3.976	69%	6.800	10.78			
Pure Premium Indicated by National Relativity		23%	4.182	15%	7.152	11.33			
Pure Premium Present on Rate Level		24%	3.831	16%	5.839	9.67			
Pure Premium Derived by Formula		3.989		6.699		10.69			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 0113		FARM: FISH HATCHERY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	643,544	0	0	0	0	0	177	177	0.03
3/08 through 2/09	851,594	0	0	1	1,560	0	5,527	7,087	0.83
3/09 through 2/10	684,550	0	0	0	0	0	0	0	0.00
3/10 through 2/11	888,116	0	0	0	0	0	1,191	1,191	0.13
3/11 through 2/12	860,881	0	0	1	732	0	1,689	2,421	0.28
5 YR. TOTAL	3,928,685	0	0	2	2,292	0	8,584	10,876	0.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.058	13%	0.218	0.28			
Pure Premium Indicated by National Relativity		45%	1.914	43%	2.958	4.87			
Pure Premium Present on Rate Level		45%	1.322	44%	2.114	3.44			
Pure Premium Derived by Formula		1.462		2.230		3.69			

CLASS 0170		FARM: ANIMAL RAISING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	204,522	0	0	0	0	0	522	522	0.26
3/08 through 2/09	210,740	0	0	0	0	0	0	0	0.00
3/09 through 2/10	159,494	0	0	0	0	0	0	0	0.00
3/10 through 2/11	299,863	0	0	0	0	0	0	0	0.00
3/11 through 2/12	185,352	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,059,971	0	0	0	0	0	522	522	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	8%	0.049	0.05			
Pure Premium Indicated by National Relativity		26%	1.241	28%	1.515	2.76			
Pure Premium Present on Rate Level		69%	1.173	64%	2.025	3.20			
Pure Premium Derived by Formula		1.132		1.724		2.86			

CLASS 0251		IRRIGATION WORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	16,599,701	1	156,817	11	92,848	176,407	452,249	878,321	5.29
3/08 through 2/09	17,984,006	2	125,288	4	53,433	59,254	153,509	391,484	2.18
3/09 through 2/10	18,406,690	4	298,824	16	169,811	413,366	330,922	1,212,923	6.59
3/10 through 2/11	18,834,683	3	95,341	16	95,329	142,314	251,436	584,420	3.10
3/11 through 2/12	20,123,505	1	78,230	7	112,589	39,624	286,560	517,003	2.57
5 YR. TOTAL	91,948,585	11	754,500	54	524,010	830,965	1,474,676	3,584,151	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.390	48%	2.508	3.90			
Pure Premium Indicated by National Relativity		32%	1.137	26%	2.167	3.30			
Pure Premium Present on Rate Level		32%	1.602	26%	2.497	4.10			
Pure Premium Derived by Formula		1.377		2.416		3.79			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 0400		COTTON COMPRESSING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.191	0.19			
Pure Premium Present on Rate Level		100%	3.716	100%	4.605	8.32			
Pure Premium Derived by Formula		3.716		4.605		8.32			

CLASS 0401		COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		46%	3.767	48%	6.797	10.56			
Pure Premium Present on Rate Level		54%	3.233	52%	5.029	8.26			
Pure Premium Derived by Formula		3.479		5.878		9.36			

CLASS 0908 + +		DOMESTIC WORKERS - RESIDENCES - PART-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,181	0	0	4	119,885	0	330,123	450,008	626.67
3/08 through 2/09	7,617	1	139,867	0	0	135,517	13,682	289,066	379.50
3/09 through 2/10	7,747	2	24,280	3	7,222	143,109	27,965	202,576	261.49
3/10 through 2/11	7,767	0	0	1	43,201	0	57,732	100,933	129.95
3/11 through 2/12	8,173	0	0	4	17,882	0	45,521	63,403	77.58
5 YR. TOTAL	38,485	3	164,147	12	188,190	278,626	475,023	1,105,986	287.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		21%	91.552	27%	195.829	287.38			
Pure Premium Indicated by National Relativity		32%	40.641	34%	73.505	114.15			
Pure Premium Present on Rate Level		47%	89.976	39%	128.723	218.70			
Pure Premium Derived by Formula		74.520		128.068		202.59			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 0913 + +		DOMESTIC WORKERS - RESIDENCES - FULL-TIME							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	EXPOSURE	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,809	2	50,100	7	64,814	29,975	133,295	278,184	201.45
3/08 through 2/09	13,465	2	105,784	4	68,349	84,017	93,786	351,936	261.37
3/09 through 2/10	13,007	1	76,126	9	441,982	27,200	409,221	954,529	733.86
3/10 through 2/11	13,225	2	120,709	5	196,605	176,713	268,250	762,277	576.39
3/11 through 2/12	13,641	1	14,102	6	161,371	10,844	252,197	438,514	321.47
5 YR. TOTAL	67,147	8	366,821	31	933,121	328,749	1,156,749	2,785,440	414.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**			
Indicated Pure Premium		37%	193.596	46%	221.231	414.83			
Pure Premium Indicated by National Relativity		31%	187.814	27%	266.500	454.31			
Pure Premium Present on Rate Level		32%	224.676	27%	294.241	518.92			
Pure Premium Derived by Formula		201.749		253.166		454.92			

CLASS 0917		RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	21,996,070	3	89,774	20	341,692	107,142	1,197,100	1,735,708	7.89
3/08 through 2/09	20,787,545	8	500,975	19	100,601	696,301	301,281	1,599,158	7.69
3/09 through 2/10	19,134,634	5	175,380	29	211,005	271,946	438,727	1,097,058	5.73
3/10 through 2/11	22,247,837	2	52,672	19	149,651	54,316	365,379	622,018	2.80
3/11 through 2/12	24,792,147	6	427,992	28	278,001	572,008	631,872	1,909,873	7.70
5 YR. TOTAL	108,958,233	24	1,246,793	115	1,080,950	1,701,713	2,934,359	6,963,815	6.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	2.136	56%	4.255	6.39			
Pure Premium Indicated by National Relativity		29%	1.754	22%	3.061	4.82			
Pure Premium Present on Rate Level		30%	1.801	22%	2.945	4.75			
Pure Premium Derived by Formula		1.925		3.704		5.63			

CLASS 1005		COAL MINING-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	41,585,473	2	73,389	16	323,012	29,497	433,420	859,318	2.07
3/08 through 2/09	41,631,802	0	0	13	226,393	0	303,327	529,720	1.27
3/09 through 2/10	36,848,965	1	108,087	9	170,599	30,912	185,179	494,777	1.34
3/10 through 2/11	36,501,034	0	0	18	438,324	0	755,057	1,193,381	3.27
3/11 through 2/12	47,692,797	0	0	10	162,162	0	194,841	357,003	0.75
5 YR. TOTAL	204,260,071	3	181,476	66	1,320,490	60,409	1,871,824	3,434,199	1.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.735	55%	0.946	1.68			
Pure Premium Indicated by National Relativity		25%	2.342	22%	2.327	4.67			
Pure Premium Present on Rate Level		25%	1.588	23%	1.579	3.17			
Pure Premium Derived by Formula		1.350		1.395		2.75			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1164		MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	54,373,984	2	115,935	22	356,659	134,250	693,250	1,300,094	2.39
3/08 through 2/09	33,188,063	1	36,344	2	407,385	50,249	770,461	1,264,439	3.81
3/09 through 2/10	28,915,267	3	277,411	3	70,480	315,663	421,108	1,084,662	3.75
3/10 through 2/11	37,027,738	0	0	6	139,753	0	160,562	300,315	0.81
3/11 through 2/12	41,580,185	1	264,232	8	362,641	417,879	354,669	1,399,421	3.37
5 YR. TOTAL	195,085,237	7	693,922	41	1,336,918	918,041	2,400,050	5,348,931	2.74
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	1.041	62%	1.701	2.74			
Pure Premium Indicated by National Relativity		24%	2.371	19%	2.752	5.12			
Pure Premium Present on Rate Level		25%	1.794	19%	2.247	4.04			
Pure Premium Derived by Formula		1.548		2.004		3.55			

CLASS 1165		MINING NOC-NOT COAL-SURFACE & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	16,389,052	4	214,954	8	180,591	303,293	298,520	997,358	6.09
3/08 through 2/09	41,216,377	4	272,269	9	175,377	146,592	371,699	965,937	2.34
3/09 through 2/10	16,981,211	1	189,378	3	31,733	216,179	142,060	579,350	3.41
3/10 through 2/11	30,362,177	1	99,032	2	33,118	41,532	202,992	376,674	1.24
3/11 through 2/12	42,044,780	3	326,463	6	62,504	263,247	114,891	767,105	1.82
5 YR. TOTAL	146,993,597	13	1,102,096	28	483,323	970,843	1,130,162	3,686,424	2.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.079	48%	1.429	2.51			
Pure Premium Indicated by National Relativity		29%	1.407	26%	1.771	3.18			
Pure Premium Present on Rate Level		29%	1.418	26%	1.549	2.97			
Pure Premium Derived by Formula		1.272		1.549		2.82			

CLASS 1320		OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	154,530,475	4	367,321	19	831,488	351,617	600,499	2,150,925	1.39
3/08 through 2/09	167,637,260	3	381,536	21	369,663	1,144,642	938,692	2,834,533	1.69
3/09 through 2/10	166,789,050	3	171,568	18	241,281	750,197	481,995	1,645,041	0.99
3/10 through 2/11	200,526,260	3	188,410	23	927,265	272,116	790,172	2,177,963	1.09
3/11 through 2/12	230,859,891	3	367,614	19	485,183	390,769	820,705	2,064,271	0.89
5 YR. TOTAL	920,342,936	16	1,476,449	100	2,854,880	2,909,341	3,632,063	10,872,733	1.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	0.471	84%	0.711	1.18			
Pure Premium Indicated by National Relativity		15%	0.677	8%	0.979	1.66			
Pure Premium Present on Rate Level		16%	0.808	8%	1.019	1.83			
Pure Premium Derived by Formula		0.556		0.757		1.31			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1322		OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	30,763,514	3	349,401	14	500,127	627,056	512,377	1,988,961	6.47
3/08 through 2/09	24,157,394	7	838,389	23	747,741	434,952	847,053	2,868,135	11.87
3/09 through 2/10	37,238,999	3	234,455	24	744,490	367,520	728,478	2,074,943	5.57
3/10 through 2/11	50,558,606	1	137,303	17	412,263	69,597	385,378	1,004,541	1.99
3/11 through 2/12	57,496,709	7	1,321,343	30	1,801,400	465,096	1,617,965	5,205,804	9.05
5 YR. TOTAL	200,215,222	21	2,880,891	108	4,206,021	1,964,221	4,091,251	13,142,384	6.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		66%	3.540	73%	3.024	6.56			
Pure Premium Indicated by National Relativity		17%	3.048	13%	3.769	6.82			
Pure Premium Present on Rate Level		17%	3.235	14%	3.160	6.40			
Pure Premium Derived by Formula		3.405		3.140		6.55			

CLASS 1430		SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		35%	1.826	37%	2.689	4.52			
Pure Premium Present on Rate Level		65%	2.018	63%	3.256	5.27			
Pure Premium Derived by Formula		1.951		3.046		5.00			

CLASS 1438		SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,148,255	0	0	1	21,618	0	34,998	56,616	2.64
3/08 through 2/09	2,306,355	0	0	0	0	0	2,388	2,388	0.10
3/09 through 2/10	698,990	0	0	1	11,525	0	29,874	41,399	5.92
3/10 through 2/11	248,635	0	0	0	0	0	472	472	0.19
3/11 through 2/12	372,065	0	0	0	0	0	4,754	4,754	1.28
5 YR. TOTAL	5,774,300	0	0	2	33,143	0	72,486	105,629	1.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.574	15%	1.255	1.83			
Pure Premium Indicated by National Relativity		44%	1.854	42%	3.000	4.85			
Pure Premium Present on Rate Level		45%	1.314	43%	1.881	3.20			
Pure Premium Derived by Formula		1.470		2.257		3.73			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1452		ORE MILLING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	19,938,672	0	0	2	22,428	0	29,320	51,748	0.26
3/08 through 2/09	14,513,949	0	0	1	4,928	0	27,719	32,647	0.23
3/09 through 2/10	15,291,074	0	0	4	62,572	0	126,007	188,579	1.23
3/10 through 2/11	19,247,423	0	0	8	98,138	0	197,574	295,712	1.54
3/11 through 2/12	24,061,828	0	0	7	221,526	0	220,565	442,091	1.84
5 YR. TOTAL	93,052,946	0	0	22	409,592	0	601,185	1,010,777	1.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.440	33%	0.646	1.09			
Pure Premium Indicated by National Relativity		36%	1.303	33%	1.578	2.88			
Pure Premium Present on Rate Level		37%	0.709	34%	0.894	1.60			
Pure Premium Derived by Formula		0.850		1.038		1.89			

CLASS 1463		ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	18,090,707	5	254,737	32	582,445	214,102	822,607	1,873,891	10.36
3/08 through 2/09	12,006,973	3	209,907	10	179,388	122,679	269,361	781,335	6.51
3/09 through 2/10	10,912,084	1	37,693	10	193,603	135,437	411,247	777,980	7.13
3/10 through 2/11	11,760,661	0	0	7	485,739	0	682,419	1,168,158	9.93
3/11 through 2/12	10,583,088	0	0	8	141,863	0	187,259	329,122	3.11
5 YR. TOTAL	63,353,513	9	502,337	67	1,583,038	472,218	2,372,893	4,930,486	7.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	3.292	56%	4.491	7.78			
Pure Premium Indicated by National Relativity		27%	3.449	22%	5.906	9.36			
Pure Premium Present on Rate Level		27%	4.081	22%	4.975	9.06			
Pure Premium Derived by Formula		3.547		4.909		8.46			

CLASS 1472		DISTILLATION-WOOD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	423,229	0	0	0	0	0	518	518	0.12
5 YR. TOTAL	423,229	0	0	0	0	0	518	518	0.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.122	0.12			
Pure Premium Indicated by National Relativity		29%	1.814	31%	4.227	6.04			
Pure Premium Present on Rate Level		67%	0.974	64%	1.662	2.64			
Pure Premium Derived by Formula		1.179		2.380		3.56			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1624		QUARRY NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	30,046,207	0	0	26	326,709	0	550,735	877,444	2.92
3/08 through 2/09	20,443,153	0	0	20	239,123	0	508,841	747,964	3.66
3/09 through 2/10	18,005,745	2	111,663	18	219,891	73,385	483,587	888,526	4.93
3/10 through 2/11	18,747,785	0	0	15	331,609	0	587,947	919,556	4.91
3/11 through 2/12	31,563,585	4	330,426	11	121,355	437,137	314,419	1,203,337	3.81
5 YR. TOTAL	118,806,475	6	442,089	90	1,238,687	510,522	2,445,529	4,636,827	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	1.415	50%	2.488	3.90			
Pure Premium Indicated by National Relativity		30%	1.339	25%	1.775	3.11			
Pure Premium Present on Rate Level		30%	1.594	25%	2.164	3.76			
Pure Premium Derived by Formula		1.446		2.229		3.68			

CLASS 1642		LIME MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	638,977	0	0	0	0	0	3,640	3,640	0.57
3/08 through 2/09	617,509	0	0	0	0	0	10,719	10,719	1.74
3/09 through 2/10	580,665	1	1,926	0	0	10,188	4,101	16,215	2.79
3/10 through 2/11	587,024	0	0	0	0	0	810	810	0.14
3/11 through 2/12	645,219	0	0	1	4,921	0	8,857	13,778	2.14
5 YR. TOTAL	3,069,394	1	1,926	1	4,921	10,188	28,127	45,162	1.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.223	14%	1.248	1.47			
Pure Premium Indicated by National Relativity		37%	0.840	39%	1.426	2.27			
Pure Premium Present on Rate Level		54%	1.431	47%	3.210	4.64			
Pure Premium Derived by Formula		1.104		2.240		3.34			

CLASS 1654		QUARRY-CEMENT ROCK-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,222,126	0	0	2	7,730	0	85,054	92,784	2.88
3/08 through 2/09	2,952,618	0	0	2	6,215	0	53,535	59,750	2.02
3/09 through 2/10	2,626,751	0	0	2	13,140	0	61,194	74,334	2.83
3/10 through 2/11	2,442,148	1	97,580	0	0	224,136	16,508	338,224	13.85
3/11 through 2/12	1,608,332	0	0	0	0	0	19,839	19,839	1.23
5 YR. TOTAL	12,851,975	1	97,580	6	27,085	224,136	236,130	584,931	4.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.970	26%	3.581	4.55			
Pure Premium Indicated by National Relativity		33%	3.530	35%	5.037	8.57			
Pure Premium Present on Rate Level		48%	2.223	39%	3.793	6.02			
Pure Premium Derived by Formula		2.416		4.173		6.59			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1655		LIME MFG-QUARRY-SURFACE-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	116,306	0	0	0	0	0	0	0	0.00
3/08 through 2/09	133,044	0	0	0	0	0	0	0	0.00
3/09 through 2/10	160,921	0	0	0	0	0	0	0	0.00
3/10 through 2/11	159,796	0	0	0	0	0	0	0	0.00
3/11 through 2/12	200,042	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	770,109	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.000	0.00			
Pure Premium Indicated by National Relativity		25%	0.846	27%	1.135	1.98			
Pure Premium Present on Rate Level		70%	1.259	67%	1.571	2.83			
Pure Premium Derived by Formula		1.093		1.359		2.45			

CLASS 1699		ROCK WOOL MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,419,540	0	0	4	83,626	0	79,781	163,407	3.70
3/08 through 2/09	3,366,259	0	0	1	23,121	0	23,551	46,672	1.39
3/09 through 2/10	3,155,805	0	0	3	35,900	0	71,456	107,356	3.40
3/10 through 2/11	2,985,620	0	0	0	0	0	9,722	9,722	0.33
3/11 through 2/12	2,787,700	0	0	3	9,874	0	33,065	42,939	1.54
5 YR. TOTAL	16,714,924	0	0	11	152,521	0	217,575	370,096	2.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.912	22%	1.302	2.21			
Pure Premium Indicated by National Relativity		40%	1.068	39%	2.135	3.20			
Pure Premium Present on Rate Level		43%	1.312	39%	1.757	3.07			
Pure Premium Derived by Formula		1.146		1.804		2.95			

CLASS 1701		CEMENT MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	22,144,464	1	21,581	3	15,068	6,665	153,340	196,654	0.89
3/08 through 2/09	21,793,349	0	0	0	0	0	23,494	23,494	0.11
3/09 through 2/10	19,935,545	0	0	2	41,149	0	129,995	171,144	0.86
3/10 through 2/11	18,294,751	1	71,280	4	106,799	71,793	568,913	818,785	4.48
3/11 through 2/12	15,393,043	2	277,891	1	656	350,442	17,806	646,795	4.20
5 YR. TOTAL	97,561,152	4	370,752	10	163,672	428,900	893,548	1,856,872	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.548	41%	1.356	1.90			
Pure Premium Indicated by National Relativity		34%	1.251	29%	1.949	3.20			
Pure Premium Present on Rate Level		35%	0.943	30%	1.499	2.44			
Pure Premium Derived by Formula		0.925		1.571		2.50			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 1710		STONE CRUSHING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,427,192	1	281,846	9	128,357	157,008	159,294	726,505	11.30
3/08 through 2/09	6,502,831	0	0	6	73,685	0	160,238	233,923	3.60
3/09 through 2/10	4,688,974	1	12,049	0	0	924	23,024	35,997	0.77
3/10 through 2/11	5,815,918	1	84,252	5	63,181	96,251	149,974	393,658	6.77
3/11 through 2/12	5,256,117	0	0	2	21,986	0	63,831	85,817	1.63
5 YR. TOTAL	28,691,032	3	378,147	22	287,209	254,183	556,361	1,475,900	5.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	2.319	30%	2.825	5.14			
Pure Premium Indicated by National Relativity		37%	2.084	35%	2.637	4.72			
Pure Premium Present on Rate Level		38%	1.984	35%	2.454	4.44			
Pure Premium Derived by Formula			2.105		2.629	4.73			

CLASS 1741		FLINT GRINDING & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	23,834	0	0	0	0	0	0	0	0.00
3/08 through 2/09	908,002	0	0	0	0	0	1,304	1,304	0.14
3/09 through 2/10	492,858	0	0	1	26,924	0	13,723	40,647	8.25
3/10 through 2/11	488,156	0	0	0	0	0	0	0	0.00
3/11 through 2/12	300,244	0	0	0	0	0	518	518	0.17
5 YR. TOTAL	2,213,094	0	0	1	26,924	0	15,545	42,469	1.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.217	9%	0.702	1.92			
Pure Premium Indicated by National Relativity		23%	1.069	25%	1.232	2.30			
Pure Premium Present on Rate Level		70%	1.192	66%	1.381	2.57			
Pure Premium Derived by Formula			1.165		1.283	2.45			

CLASS 1747		EMERY WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	297,396	0	0	0	0	0	0	0	0.00
3/08 through 2/09	315,334	0	0	0	0	0	0	0	0.00
3/09 through 2/10	258,732	0	0	0	0	0	5,091	5,091	1.97
3/10 through 2/11	244,767	0	0	0	0	0	0	0	0.00
3/11 through 2/12	270,485	0	0	0	0	0	1,185	1,185	0.44
5 YR. TOTAL	1,386,714	0	0	0	0	0	6,276	6,276	0.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.453	0.45			
Pure Premium Indicated by National Relativity		30%	1.101	32%	1.311	2.41			
Pure Premium Present on Rate Level		65%	0.749	62%	0.885	1.63			
Pure Premium Derived by Formula			0.817		0.995	1.81			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 1748		ABRASIVE WHEEL MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		30%	1.199	32%	2.978	4.18			
Pure Premium Present on Rate Level		70%	1.079	68%	1.966	3.05			
Pure Premium Derived by Formula		1.115		2.290		3.41			

CLASS 1803		STONE CUTTING OR POLISHING NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	21,211,260	2	176,059	23	225,724	322,568	426,939	1,151,290	5.43
3/08 through 2/09	18,069,243	2	122,746	16	423,467	109,262	520,053	1,175,528	6.51
3/09 through 2/10	15,693,577	1	38,419	16	234,169	73,641	347,219	693,448	4.42
3/10 through 2/11	15,856,344	0	0	23	392,964	0	483,815	876,779	5.53
3/11 through 2/12	15,234,458	3	511,222	13	145,299	332,499	347,605	1,336,625	8.77
5 YR. TOTAL	86,064,882	8	848,446	91	1,421,623	837,970	2,125,631	5,233,670	6.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	2.638	52%	3.443	6.08			
Pure Premium Indicated by National Relativity		29%	2.376	24%	3.793	6.17			
Pure Premium Present on Rate Level		30%	2.230	24%	3.067	5.30			
Pure Premium Derived by Formula		2.440		3.437		5.88			

CLASS 1852		ASBESTOS GOODS MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		16%	0.857	16%	1.526	2.38			
Pure Premium Present on Rate Level		84%	0.809	84%	1.252	2.06			
Pure Premium Derived by Formula		0.817		1.296		2.11			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 1853		MICA GOODS MFG & MICA PREPARING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	0.412	10%	0.735	1.15			
Pure Premium Present on Rate Level		91%	0.974	90%	0.809	1.78			
Pure Premium Derived by Formula		0.923		0.802		1.73			

CLASS 1860		ABRASIVE PAPER OR CLOTH PREPARATION							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,004,871	0	0	0	0	0	993	993	0.10
3/08 through 2/09	991,723	0	0	0	0	0	0	0	0.00
3/09 through 2/10	925,683	0	0	0	0	0	0	0	0.00
3/10 through 2/11	1,157,095	0	0	0	0	0	7,540	7,540	0.65
3/11 through 2/12	1,310,524	1	7,219	1	2,766	31,677	13,784	55,446	4.23
5 YR. TOTAL	5,389,896	1	7,219	1	2,766	31,677	22,317	63,979	1.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.185	13%	1.002	1.19			
Pure Premium Indicated by National Relativity		24%	1.127	25%	1.115	2.24			
Pure Premium Present on Rate Level		66%	0.934	62%	1.566	2.50			
Pure Premium Derived by Formula		0.905		1.380		2.29			

CLASS 1924		WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	366,901	0	0	0	0	0	1,636	1,636	0.45
3/08 through 2/09	230,809	0	0	1	7,924	0	15,410	23,334	10.11
3/09 through 2/10	96,740	0	0	0	0	0	0	0	0.00
3/10 through 2/11	100,152	0	0	0	0	0	0	0	0.00
3/11 through 2/12	79,302	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	873,904	0	0	1	7,924	0	17,046	24,970	2.86
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.907	6%	1.951	2.86			
Pure Premium Indicated by National Relativity		48%	0.613	47%	1.053	1.67			
Pure Premium Present on Rate Level		48%	0.796	47%	1.226	2.02			
Pure Premium Derived by Formula		0.713		1.188		1.90			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 1925		DIE CASTING MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,690,831	0	0	0	0	0	1,601	1,601	0.10
3/08 through 2/09	1,608,811	0	0	0	0	0	12,201	12,201	0.76
3/09 through 2/10	1,559,755	0	0	2	34,316	0	30,923	65,239	4.18
3/10 through 2/11	1,774,436	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,857,125	0	0	0	0	0	5,786	5,786	0.31
5 YR. TOTAL	8,490,958	0	0	2	34,316	0	50,511	84,827	1.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.404	16%	0.595	1.00			
Pure Premium Indicated by National Relativity		44%	0.906	42%	2.008	2.91			
Pure Premium Present on Rate Level		45%	0.899	42%	1.542	2.44			
Pure Premium Derived by Formula		0.848		1.586		2.43			

CLASS 2002		PASTA OR NOODLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	582,684	0	0	0	0	0	9,515	9,515	1.63
3/08 through 2/09	765,596	0	0	1	21,319	0	24,355	45,674	5.97
3/09 through 2/10	568,970	0	0	0	0	0	0	0	0.00
3/10 through 2/11	525,576	0	0	2	8,119	0	46,744	54,863	10.44
3/11 through 2/12	535,663	1	13,173	3	66,447	32,115	67,520	179,255	33.46
5 YR. TOTAL	2,978,489	1	13,173	6	95,885	32,115	148,134	289,307	9.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	3.662	10%	6.052	9.71			
Pure Premium Indicated by National Relativity		39%	0.518	41%	1.376	1.89			
Pure Premium Present on Rate Level		54%	0.797	49%	1.535	2.33			
Pure Premium Derived by Formula		0.889		1.922		2.81			

CLASS 2003		BAKERY - SALESPERSONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	95,753,847	10	596,711	56	1,241,291	580,375	1,486,058	3,904,435	4.08
3/08 through 2/09	94,903,455	2	21,252	46	933,802	65,599	1,087,210	2,107,863	2.22
3/09 through 2/10	91,203,850	21	1,367,123	58	668,592	1,061,479	1,292,550	4,389,744	4.81
3/10 through 2/11	104,966,802	14	379,113	71	723,769	662,157	1,640,879	3,405,918	3.25
3/11 through 2/12	108,361,663	10	883,993	67	1,173,314	435,079	1,672,626	4,165,012	3.84
5 YR. TOTAL	495,189,617	57	3,248,192	298	4,740,768	2,804,689	7,179,323	17,972,972	3.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	1.613	85%	2.016	3.63			
Pure Premium Indicated by National Relativity		15%	1.347	7%	2.118	3.47			
Pure Premium Present on Rate Level		15%	1.464	8%	1.822	3.29			
Pure Premium Derived by Formula		1.551		2.008		3.56			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2014		GRAIN OR FEED MILLING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	10,505,401	1	4,258	11	151,591	4,425	293,482	453,756	4.32
3/08 through 2/09	10,450,348	1	37,067	9	181,861	33,350	173,022	425,300	4.07
3/09 through 2/10	10,564,773	1	120,014	5	203,564	341,571	274,734	939,883	8.90
3/10 through 2/11	11,679,502	1	160,398	4	119,353	360,242	293,588	933,581	7.99
3/11 through 2/12	12,075,863	3	167,676	4	92,867	115,959	276,223	652,725	5.41
5 YR. TOTAL	55,275,887	7	489,413	33	749,236	855,547	1,311,049	3,405,245	6.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	2.241	43%	3.920	6.16			
Pure Premium Indicated by National Relativity		34%	1.616	28%	2.730	4.35			
Pure Premium Present on Rate Level		35%	1.670	29%	2.879	4.55			
Pure Premium Derived by Formula		1.829		3.285		5.11			

CLASS 2016		CEREAL OR BAR MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	2,138,952	0	0	0	0	0	9,690	9,690	0.45
3/08 through 2/09	2,368,003	0	0	1	520	0	18,370	18,890	0.80
3/09 through 2/10	2,800,772	0	0	2	25,098	0	109,164	134,262	4.79
3/10 through 2/11	6,006,265	0	0	7	57,051	0	173,563	230,614	3.84
3/11 through 2/12	8,468,917	0	0	17	181,666	0	402,984	584,650	6.90
5 YR. TOTAL	21,782,909	0	0	27	264,335	0	713,771	978,106	4.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	1.213	20%	3.277	4.49			
Pure Premium Indicated by National Relativity		42%	0.878	40%	1.136	2.01			
Pure Premium Present on Rate Level		43%	0.731	40%	1.164	1.90			
Pure Premium Derived by Formula		0.865		1.575		2.44			

CLASS 2021		SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	5,926,485	1	5,015	1	27,606	53,798	87,023	173,442	2.93
3/08 through 2/09	10,068,350	0	0	1	15,020	0	21,538	36,558	0.36
3/09 through 2/10	7,903,997	1	7,059	3	19,114	3,335	69,862	99,370	1.26
3/10 through 2/11	7,240,636	0	0	5	102,695	0	120,961	223,656	3.09
3/11 through 2/12	9,116,900	1	52,265	2	3,516	47,800	23,250	126,831	1.39
5 YR. TOTAL	40,256,368	3	64,339	12	167,951	104,933	322,634	659,857	1.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.577	30%	1.062	1.64			
Pure Premium Indicated by National Relativity		39%	0.887	35%	1.544	2.43			
Pure Premium Present on Rate Level		40%	0.923	35%	1.644	2.57			
Pure Premium Derived by Formula		0.836		1.434		2.27			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2039		ICE CREAM MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,943,223	0	0	0	0	0	1,490	1,490	0.05
3/08 through 2/09	1,086,200	1	25,271	1	3,236	34,808	8,205	71,520	6.58
3/09 through 2/10	121,773	0	0	0	0	0	0	0	0.00
3/10 through 2/11	204,633	0	0	0	0	0	0	0	0.00
3/11 through 2/12	148,565	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,504,394	1	25,271	1	3,236	34,808	9,695	73,010	1.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.633	11%	0.988	1.62			
Pure Premium Indicated by National Relativity		45%	0.860	44%	1.199	2.06			
Pure Premium Present on Rate Level		46%	0.913	45%	1.286	2.20			
Pure Premium Derived by Formula			0.864		1.215	2.08			

CLASS 2041		CANDY, CHOCOLATE AND CONFECTION MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	18,632,774	1	30,759	10	66,826	90,944	168,152	356,681	1.92
3/08 through 2/09	18,006,978	2	100,237	14	257,014	40,723	227,930	625,904	3.48
3/09 through 2/10	17,411,941	2	191,088	13	109,423	84,235	204,805	589,551	3.39
3/10 through 2/11	20,399,170	2	365,574	20	133,738	177,665	249,965	926,942	4.54
3/11 through 2/12	25,750,435	5	182,095	20	246,997	216,106	482,275	1,127,473	4.38
5 YR. TOTAL	100,201,298	12	869,753	77	813,998	609,673	1,333,127	3,626,551	3.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.680	44%	1.939	3.62			
Pure Premium Indicated by National Relativity		33%	1.055	28%	1.770	2.83			
Pure Premium Present on Rate Level		33%	1.174	28%	1.757	2.93			
Pure Premium Derived by Formula			1.307		1.841	3.15			

CLASS 2065		MILK PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	110,034	0	0	0	0	0	0	0	0.00
3/08 through 2/09	6,283,108	0	0	2	34,609	0	78,877	113,486	1.81
3/09 through 2/10	9,011,843	2	135,430	0	0	155,249	3,796	294,475	3.27
3/10 through 2/11	8,197,901	0	0	0	0	0	0	0	0.00
3/11 through 2/12	5,817,144	0	0	1	2,960	0	22,157	25,117	0.43
5 YR. TOTAL	29,420,030	2	135,430	3	37,569	155,249	104,830	433,078	1.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.588	25%	0.884	1.47			
Pure Premium Indicated by National Relativity		39%	1.238	37%	1.779	3.02			
Pure Premium Present on Rate Level		40%	1.217	38%	1.433	2.65			
Pure Premium Derived by Formula			1.093		1.424	2.52			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2070		CREAMERY & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	70,180,469	11	673,531	47	431,698	734,610	823,067	2,662,906	3.80
3/08 through 2/09	70,359,856	3	201,561	54	522,649	175,052	1,236,818	2,136,080	3.04
3/09 through 2/10	67,993,338	5	303,101	43	317,994	832,126	862,317	2,315,538	3.41
3/10 through 2/11	70,555,540	4	78,722	27	426,019	119,781	782,457	1,406,979	1.99
3/11 through 2/12	81,470,172	11	612,751	38	233,118	710,877	570,211	2,126,957	2.61
5 YR. TOTAL	360,559,375	34	1,869,666	209	1,931,478	2,572,446	4,274,870	10,648,460	2.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.054	79%	1.899	2.95			
Pure Premium Indicated by National Relativity		20%	1.784	10%	2.400	4.18			
Pure Premium Present on Rate Level		21%	1.300	11%	2.050	3.35			
Pure Premium Derived by Formula		1.252		1.966		3.22			

CLASS 2081		BUTCHERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	55,812,065	4	48,856	32	465,639	91,180	826,681	1,432,356	2.57
3/08 through 2/09	63,491,163	3	106,573	37	164,752	65,065	545,831	882,221	1.39
3/09 through 2/10	67,610,473	4	479,683	61	560,652	226,118	929,013	2,195,466	3.25
3/10 through 2/11	73,396,927	3	83,564	78	311,802	53,835	767,868	1,217,069	1.66
3/11 through 2/12	73,838,419	4	117,300	49	445,494	161,786	1,051,766	1,776,346	2.41
5 YR. TOTAL	334,149,047	18	835,976	257	1,948,339	597,984	4,121,159	7,503,458	2.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.833	68%	1.412	2.25			
Pure Premium Indicated by National Relativity		25%	0.897	16%	1.905	2.80			
Pure Premium Present on Rate Level		25%	0.952	16%	1.547	2.50			
Pure Premium Derived by Formula		0.879		1.512		2.39			

CLASS 2089		PACKING HOUSE-ALL OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	88,874,848	16	437,557	81	1,807,863	345,342	3,240,895	5,831,657	6.56
3/08 through 2/09	97,841,660	20	617,822	106	1,385,553	1,147,435	4,392,983	7,543,793	7.71
3/09 through 2/10	99,420,702	17	685,654	67	886,831	632,523	2,665,845	4,870,853	4.90
3/10 through 2/11	106,627,478	19	747,570	75	1,097,380	802,278	2,572,749	5,219,977	4.90
3/11 through 2/12	107,413,579	15	681,095	68	1,067,937	864,732	2,734,007	5,347,771	4.98
5 YR. TOTAL	500,178,267	87	3,169,698	397	6,245,564	3,792,310	15,606,479	28,814,051	5.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.882	100%	3.878	5.76			
Pure Premium Indicated by National Relativity		14%	1.035	0%	1.859	2.89			
Pure Premium Present on Rate Level		15%	1.515	0%	3.496	5.01			
Pure Premium Derived by Formula		1.708		3.878		5.59			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2095		MEAT PRODUCTS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	25,927,652	1	80,187	19	636,944	54,476	534,761	1,306,368	5.04
3/08 through 2/09	24,086,281	4	154,021	16	400,111	166,395	369,972	1,090,499	4.53
3/09 through 2/10	16,904,711	1	32,974	9	156,548	54,921	273,477	517,920	3.06
3/10 through 2/11	15,463,080	2	292,750	21	208,276	561,888	351,809	1,414,723	9.15
3/11 through 2/12	10,333,320	2	172,410	8	170,020	233,972	195,190	771,592	7.47
5 YR. TOTAL	92,715,044	10	732,342	73	1,571,899	1,071,652	1,725,209	5,101,102	5.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	2.485	48%	3.017	5.50			
Pure Premium Indicated by National Relativity		32%	1.129	26%	2.032	3.16			
Pure Premium Present on Rate Level		33%	1.399	26%	2.311	3.71			
Pure Premium Derived by Formula		1.693		2.577		4.27			

CLASS 2105		FRUIT PACKING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,888,318	1	11,743	0	0	13,039	7,133	31,915	1.11
3/08 through 2/09	3,079,959	0	0	2	894	0	9,614	10,508	0.34
3/09 through 2/10	3,465,096	0	0	5	12,892	0	12,441	25,333	0.73
3/10 through 2/11	2,990,576	0	0	3	22,906	0	41,141	64,047	2.14
3/11 through 2/12	3,742,801	0	0	0	0	0	4,624	4,624	0.12
5 YR. TOTAL	16,166,750	1	11,743	10	36,692	13,039	74,953	136,427	0.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.300	21%	0.544	0.84			
Pure Premium Indicated by National Relativity		42%	1.275	39%	2.317	3.59			
Pure Premium Present on Rate Level		43%	0.958	40%	1.580	2.54			
Pure Premium Derived by Formula		0.992		1.650		2.64			

CLASS 2110		PICKLE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		34%	0.566	36%	1.212	1.78			
Pure Premium Present on Rate Level		66%	1.141	64%	1.246	2.39			
Pure Premium Derived by Formula		0.946		1.234		2.18			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2111		CANNERY NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	54,151	0	0	0	0	0	0	0	0.00
3/08 through 2/09	53,932	0	0	1	47,626	0	45,232	92,858	172.18
3/09 through 2/10	41,449	0	0	0	0	0	0	0	0.00
3/10 through 2/11	12,601	0	0	0	0	0	0	0	0.00
3/11 through 2/12	3,345	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	165,478	0	0	1	47,626	0	45,232	92,858	56.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	28.781	3%	27.334	56.12			
Pure Premium Indicated by National Relativity		49%	0.826	48%	1.467	2.29			
Pure Premium Present on Rate Level		49%	0.912	49%	1.481	2.39			
Pure Premium Derived by Formula		1.427		2.250		3.68			

CLASS 2112		FRUIT EVAPORATING OR PRESERVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,222,661	0	0	2	12,762	0	26,591	39,353	3.22
3/08 through 2/09	1,476,302	0	0	1	1,344	0	17,388	18,732	1.27
3/09 through 2/10	1,881,701	0	0	2	9,144	0	24,951	34,095	1.81
3/10 through 2/11	1,105,154	0	0	0	0	0	816	816	0.07
3/11 through 2/12	1,761,149	0	0	1	602	0	18,042	18,644	1.06
5 YR. TOTAL	7,446,967	0	0	6	23,852	0	87,788	111,640	1.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.320	15%	1.179	1.50			
Pure Premium Indicated by National Relativity		44%	1.079	42%	2.436	3.52			
Pure Premium Present on Rate Level		45%	0.875	43%	1.449	2.32			
Pure Premium Derived by Formula		0.904		1.823		2.73			

CLASS 2114		OYSTER PROCESSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	0.836	26%	1.736	2.57			
Pure Premium Present on Rate Level		76%	0.601	74%	0.806	1.41			
Pure Premium Derived by Formula		0.657		1.048		1.71			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2121		BREWERY & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	171,923,136	8	449,589	52	356,725	548,858	669,247	2,024,419	1.18
3/08 through 2/09	169,989,811	14	512,257	41	252,746	414,030	604,325	1,783,358	1.05
3/09 through 2/10	157,533,495	19	597,479	43	386,273	879,225	792,573	2,655,550	1.69
3/10 through 2/11	192,989,243	15	634,493	72	316,810	846,192	839,487	2,636,982	1.37
3/11 through 2/12	191,642,475	7	702,886	65	589,248	1,340,182	949,281	3,581,597	1.87
5 YR. TOTAL	884,078,160	63	2,896,704	273	1,901,802	4,028,487	3,854,913	12,681,906	1.44
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		59%	0.543		77%	0.892		1.44	
Pure Premium Indicated by National Relativity		20%	0.422		11%	0.709		1.13	
Pure Premium Present on Rate Level		21%	0.534		12%	0.795		1.33	
Pure Premium Derived by Formula			0.517			0.860		1.38	

CLASS 2130		SPIRITUOUS LIQUOR DISTILLERY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,046,828	3	67,906	5	181,391	76,001	270,595	595,893	14.73
3/08 through 2/09	3,632,029	0	0	1	93,344	0	70,829	164,173	4.52
3/09 through 2/10	3,669,953	0	0	1	34,593	0	81,489	116,082	3.16
3/10 through 2/11	3,883,231	2	350,728	1	3,531	163,329	17,237	534,825	13.77
3/11 through 2/12	4,121,562	2	227,519	2	24,208	397,179	50,091	698,997	16.96
5 YR. TOTAL	19,353,603	7	646,153	10	337,067	636,509	490,241	2,109,970	10.90
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	5.080		25%	5.822		10.90	
Pure Premium Indicated by National Relativity		40%	0.755		37%	1.259		2.01	
Pure Premium Present on Rate Level		40%	1.577		38%	2.185		3.76	
Pure Premium Derived by Formula			1.949			2.752		4.70	

CLASS 2131		SPIRITUOUS LIQUOR BOTTLING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	31,342	0	0	0	0	0	0	0	0.00
3/08 through 2/09	28,785	0	0	0	0	0	515	515	1.79
3/09 through 2/10	83,520	0	0	0	0	0	0	0	0.00
3/10 through 2/11	66,116	0	0	0	0	0	0	0	0.00
3/11 through 2/12	191,663	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	401,426	0	0	0	0	0	515	515	0.13
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		3%	0.000		4%	0.128		0.13	
Pure Premium Indicated by National Relativity		46%	0.779		48%	1.422		2.20	
Pure Premium Present on Rate Level		51%	0.894		48%	1.198		2.09	
Pure Premium Derived by Formula			0.814			1.263		2.08	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2143		FRUIT JUICE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,252,426	1	101,968	0	0	74,938	3,995	180,901	14.44
3/08 through 2/09	1,269,871	0	0	0	0	0	315	315	0.03
3/09 through 2/10	1,278,757	0	0	0	0	0	0	0	0.00
3/10 through 2/11	1,504,107	0	0	0	0	0	498	498	0.03
3/11 through 2/12	1,881,557	0	0	1	31,869	0	37,787	69,656	3.70
5 YR. TOTAL	7,186,718	1	101,968	1	31,869	74,938	42,595	251,370	3.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.862	15%	1.635	3.50			
Pure Premium Indicated by National Relativity		44%	0.637	42%	1.812	2.45			
Pure Premium Present on Rate Level		45%	0.951	43%	1.548	2.50			
Pure Premium Derived by Formula		0.913		1.672		2.59			

CLASS 2157		BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	58,703,535	8	185,710	86	373,028	254,645	697,545	1,510,928	2.57
3/08 through 2/09	54,138,247	4	109,588	58	248,506	126,404	558,289	1,042,787	1.93
3/09 through 2/10	53,396,144	1	344	60	937,779	2,287	1,235,309	2,175,719	4.08
3/10 through 2/11	60,190,220	5	227,345	45	353,833	100,340	701,799	1,383,317	2.30
3/11 through 2/12	81,879,490	4	259,486	67	715,105	226,607	1,029,993	2,231,191	2.73
5 YR. TOTAL	308,307,636	22	782,473	316	2,628,251	710,283	4,222,935	8,343,942	2.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.106	72%	1.600	2.71			
Pure Premium Indicated by National Relativity		19%	1.786	14%	2.239	4.03			
Pure Premium Present on Rate Level		20%	1.692	14%	1.937	3.63			
Pure Premium Derived by Formula		1.352		1.737		3.09			

CLASS 2172		TOBACCO PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	0.926	50%	0.851	1.78			
Pure Premium Present on Rate Level		50%	0.930	50%	0.833	1.76			
Pure Premium Derived by Formula		0.928		0.842		1.77			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2174		TOBACCO REHANDLING OR WAREHOUSING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		36%	1.174	38%	2.012	3.19			
Pure Premium Present on Rate Level		64%	1.039	62%	1.297	2.34			
Pure Premium Derived by Formula		1.088		1.569		2.66			

CLASS 2211		COTTON BATTING, WADDING OR WASTE MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		29%	4.135	31%	4.871	9.01			
Pure Premium Present on Rate Level		71%	1.948	69%	3.876	5.82			
Pure Premium Derived by Formula		2.582		4.184		6.77			

CLASS 2220		YARN OR THREAD MFG-COTTON							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,124,863	0	0	4	4,403	0	28,290	32,693	0.79
3/08 through 2/09	4,280,611	0	0	2	24,324	0	35,267	59,591	1.39
3/09 through 2/10	4,896,099	0	0	1	837	0	26,061	26,898	0.55
3/10 through 2/11	5,700,061	0	0	3	9,627	0	37,270	46,897	0.82
3/11 through 2/12	5,896,262	0	0	3	23,909	0	121,084	144,993	2.46
5 YR. TOTAL	24,897,896	0	0	13	63,100	0	247,972	311,072	1.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.253	22%	0.996	1.25			
Pure Premium Indicated by National Relativity		42%	0.789	39%	1.216	2.01			
Pure Premium Present on Rate Level		42%	0.775	39%	1.236	2.01			
Pure Premium Derived by Formula		0.697		1.175		1.87			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2286		WOOL SPINNING AND WEAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	11,060	0	0	0	0	0	0	0	0.00
3/11 through 2/12	12,500	0	0	1	1,368	0	7,212	8,580	68.64
5 YR. TOTAL	23,560	0	0	1	1,368	0	7,212	8,580	36.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	5.808	1%	30.611	36.42			
Pure Premium Indicated by National Relativity		22%	0.495	23%	0.785	1.28			
Pure Premium Present on Rate Level		77%	0.521	76%	0.991	1.51			
Pure Premium Derived by Formula		0.568		1.240		1.81			

CLASS 2288		FELTING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		42%	1.635	44%	2.204	3.84			
Pure Premium Present on Rate Level		58%	1.173	56%	1.448	2.62			
Pure Premium Derived by Formula		1.367		1.781		3.15			

CLASS 2300		PLUSH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		17%	0.803	18%	1.269	2.07			
Pure Premium Present on Rate Level		83%	0.837	82%	1.002	1.84			
Pure Premium Derived by Formula		0.831		1.050		1.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2302		SILK THREAD OR YARN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	39,907	0	0	0	0	0	0	0	0.00
3/08 through 2/09	28,875	0	0	0	0	0	0	0	0.00
3/09 through 2/10	17,041	0	0	0	0	0	0	0	0.00
3/10 through 2/11	23,100	0	0	0	0	0	0	0	0.00
3/11 through 2/12	28,875	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	137,798	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	0.552	49%	0.950	1.50			
Pure Premium Present on Rate Level		49%	0.594	49%	0.891	1.49			
Pure Premium Derived by Formula			0.562		0.902	1.46			

CLASS 2305		TEXTILE FIBER MFG-SYNTHETIC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	90,690	0	0	0	0	0	0	0	0.00
3/09 through 2/10	28,031	0	0	0	0	0	0	0	0.00
3/10 through 2/11	213,983	0	0	0	0	0	0	0	0.00
3/11 through 2/12	322,542	0	0	0	0	0	3,300	3,300	1.02
5 YR. TOTAL	655,246	0	0	0	0	0	3,300	3,300	0.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.504	0.50			
Pure Premium Indicated by National Relativity		48%	0.725	47%	1.062	1.79			
Pure Premium Present on Rate Level		48%	0.774	48%	1.015	1.79			
Pure Premium Derived by Formula			0.720		1.012	1.73			

CLASS 2361		HOSIERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	150,899	0	0	0	0	0	0	0	0.00
3/09 through 2/10	19,501	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	170,400	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	0.729	48%	1.174	1.90			
Pure Premium Present on Rate Level		49%	0.572	49%	0.855	1.43			
Pure Premium Derived by Formula			0.637		0.982	1.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2362		KNIT GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	369,457	0	0	0	0	0	0	0	0.00
3/08 through 2/09	259,500	0	0	0	0	0	0	0	0.00
3/09 through 2/10	336,444	0	0	0	0	0	763	763	0.23
3/10 through 2/11	322,446	0	0	0	0	0	0	0	0.00
3/11 through 2/12	378,789	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,666,636	0	0	0	0	0	763	763	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.046	0.05			
Pure Premium Indicated by National Relativity		44%	0.491	47%	0.748	1.24			
Pure Premium Present on Rate Level		51%	0.460	47%	0.683	1.14			
Pure Premium Derived by Formula		0.451		0.675		1.13			

CLASS 2380		WEBBING MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,333,406	0	0	0	0	0	10,193	10,193	0.44
3/08 through 2/09	1,921,214	0	0	2	16,498	0	34,545	51,043	2.66
3/09 through 2/10	1,371,795	1	16,485	1	4,523	22,376	57,397	100,781	7.35
3/10 through 2/11	553,202	0	0	0	0	0	0	0	0.00
3/11 through 2/12	172,461	0	0	0	0	0	601	601	0.35
5 YR. TOTAL	6,352,078	1	16,485	3	21,021	22,376	102,736	162,618	2.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.590	14%	1.970	2.56			
Pure Premium Indicated by National Relativity		45%	0.870	43%	1.489	2.36			
Pure Premium Present on Rate Level		45%	0.815	43%	1.566	2.38			
Pure Premium Derived by Formula		0.817		1.589		2.41			

CLASS 2386		LACE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	0.294	13%	0.524	0.82			
Pure Premium Present on Rate Level		88%	0.586	87%	0.646	1.23			
Pure Premium Derived by Formula		0.551		0.630		1.18			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 2388		EMBROIDERY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,534,224	0	0	2	4,402	0	28,003	32,405	0.72
3/08 through 2/09	3,989,188	0	0	0	0	0	8,331	8,331	0.21
3/09 through 2/10	4,063,589	0	0	0	0	0	15,325	15,325	0.38
3/10 through 2/11	3,987,999	0	0	2	24,604	0	49,042	73,646	1.85
3/11 through 2/12	4,426,277	0	0	2	367	0	15,778	16,145	0.36
5 YR. TOTAL	21,001,277	0	0	6	29,373	0	116,479	145,852	0.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.140	19%	0.555	0.70			
Pure Premium Indicated by National Relativity		39%	0.625	40%	0.939	1.56			
Pure Premium Present on Rate Level		47%	0.623	41%	1.008	1.63			
Pure Premium Derived by Formula		0.556		0.894		1.45			

CLASS 2402		CARPET OR RUG MFG NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	197,270	0	0	0	0	0	1,329	1,329	0.67
3/08 through 2/09	379,935	0	0	2	38,211	0	61,034	99,245	26.12
3/09 through 2/10	140,261	0	0	0	0	0	0	0	0.00
3/10 through 2/11	80,000	0	0	0	0	0	0	0	0.00
3/11 through 2/12	216,202	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,013,668	0	0	2	38,211	0	62,363	100,574	9.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	3.770	7%	6.152	9.92			
Pure Premium Indicated by National Relativity		47%	0.672	46%	1.280	1.95			
Pure Premium Present on Rate Level		48%	0.985	47%	1.826	2.81			
Pure Premium Derived by Formula		0.977		1.878		2.86			

CLASS 2413		TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,427,728	0	0	2	7,830	0	33,175	41,005	1.20
3/08 through 2/09	2,865,709	0	0	2	3,227	0	11,192	14,419	0.50
3/09 through 2/10	3,119,735	0	0	1	1,253	0	9,215	10,468	0.34
3/10 through 2/11	3,367,189	0	0	0	0	0	6,906	6,906	0.21
3/11 through 2/12	3,387,095	0	0	1	1,945	0	14,685	16,630	0.49
5 YR. TOTAL	16,167,456	0	0	6	14,255	0	75,173	89,428	0.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.088	18%	0.465	0.55			
Pure Premium Indicated by National Relativity		43%	0.614	41%	1.159	1.77			
Pure Premium Present on Rate Level		44%	0.678	41%	1.186	1.86			
Pure Premium Derived by Formula		0.574		1.045		1.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 2416		YARN DYEING OR FINISHING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		27%	0.851	28%	2.181	3.03			
Pure Premium Present on Rate Level		73%	0.553	72%	0.863	1.42			
Pure Premium Derived by Formula		0.633		1.232		1.87			

CLASS 2417		CLOTH PRINTING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	450,985	0	0	0	0	0	0	0	0.00
3/08 through 2/09	327,101	0	0	0	0	0	0	0	0.00
3/09 through 2/10	372,892	0	0	0	0	0	0	0	0.00
3/10 through 2/11	453,958	0	0	0	0	0	0	0	0.00
3/11 through 2/12	462,865	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,067,801	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	0.435	28%	0.971	1.41			
Pure Premium Present on Rate Level		69%	0.513	65%	0.708	1.22			
Pure Premium Derived by Formula		0.467		0.732		1.20			

CLASS 2501		CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	42,043,008	2	110,800	23	173,568	101,049	371,316	756,733	1.80
3/08 through 2/09	37,851,122	3	63,906	20	319,514	62,070	533,126	978,616	2.59
3/09 through 2/10	35,627,592	1	43,212	25	258,709	52,373	493,368	847,662	2.38
3/10 through 2/11	35,789,210	2	74,677	11	71,418	56,097	266,651	468,843	1.31
3/11 through 2/12	38,171,813	4	309,759	17	165,884	363,405	389,770	1,228,818	3.22
5 YR. TOTAL	189,482,745	12	602,354	96	989,093	634,994	2,054,231	4,280,672	2.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.840	50%	1.419	2.26			
Pure Premium Indicated by National Relativity		31%	0.768	25%	1.380	2.15			
Pure Premium Present on Rate Level		32%	0.774	25%	1.247	2.02			
Pure Premium Derived by Formula		0.797		1.366		2.16			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2503		DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,611,041	0	0	1	3,356	0	13,166	16,522	0.63
3/08 through 2/09	1,868,801	0	0	0	0	0	469	469	0.03
3/09 through 2/10	1,851,213	0	0	0	0	0	356	356	0.02
3/10 through 2/11	1,763,149	0	0	2	12,732	0	2,715	15,447	0.88
3/11 through 2/12	1,359,287	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,453,491	0	0	3	16,088	0	16,706	32,794	0.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.170	12%	0.177	0.35			
Pure Premium Indicated by National Relativity		30%	0.382	31%	0.748	1.13			
Pure Premium Present on Rate Level		61%	0.443	57%	0.651	1.09			
Pure Premium Derived by Formula		0.400		0.624		1.02			

CLASS 2534		FEATHER OR FLOWER MFG-ARTIFICIAL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,046,417	0	0	2	3,864	0	11,771	15,635	1.49
3/08 through 2/09	608,859	0	0	0	0	0	1,024	1,024	0.17
3/09 through 2/10	477,451	0	0	1	277	0	6,953	7,230	1.51
3/10 through 2/11	73,674	0	0	0	0	0	0	0	0.00
3/11 through 2/12	39,704	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,246,105	0	0	3	4,141	0	19,748	23,889	1.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.184	10%	0.879	1.06			
Pure Premium Indicated by National Relativity		16%	0.518	16%	1.350	1.87			
Pure Premium Present on Rate Level		78%	0.831	74%	1.705	2.54			
Pure Premium Derived by Formula		0.742		1.566		2.31			

CLASS 2570		MATTRESS OR BOX SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	14,742,024	5	124,498	8	45,112	133,717	109,940	413,267	2.80
3/08 through 2/09	11,944,590	2	99,123	4	23,499	100,533	76,945	300,100	2.51
3/09 through 2/10	10,830,998	0	0	2	3,318	0	57,139	60,457	0.56
3/10 through 2/11	13,055,942	0	0	5	77,281	0	128,368	205,649	1.58
3/11 through 2/12	12,119,201	2	37,660	7	53,757	59,925	112,486	263,828	2.18
5 YR. TOTAL	62,692,755	9	261,281	26	202,967	294,175	484,878	1,243,301	1.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.741	35%	1.243	1.98			
Pure Premium Indicated by National Relativity		36%	1.529	32%	2.392	3.92			
Pure Premium Present on Rate Level		36%	1.205	33%	1.572	2.78			
Pure Premium Derived by Formula		1.192		1.719		2.91			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2585		LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	74,943,791	11	242,130	69	425,250	344,302	961,049	1,972,731	2.63
3/08 through 2/09	72,292,674	11	456,688	64	1,164,844	458,548	1,851,679	3,931,759	5.44
3/09 through 2/10	72,618,893	9	257,347	62	587,397	437,454	1,436,449	2,718,647	3.74
3/10 through 2/11	74,515,965	12	630,444	66	727,617	1,016,266	1,554,454	3,928,781	5.27
3/11 through 2/12	73,213,547	8	304,544	55	609,961	529,857	937,169	2,381,531	3.25
5 YR. TOTAL	367,584,870	51	1,891,153	316	3,515,069	2,786,427	6,740,800	14,933,449	4.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.471	84%	2.592	4.06			
Pure Premium Indicated by National Relativity		19%	1.263	8%	2.106	3.37			
Pure Premium Present on Rate Level		20%	1.405	8%	2.325	3.73			
Pure Premium Derived by Formula		1.418		2.532		3.95			

CLASS 2586		CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,104,028	1	19,951	2	67,560	13,805	36,864	138,180	1.71
3/08 through 2/09	8,612,368	0	0	2	15,076	0	41,609	56,685	0.66
3/09 through 2/10	7,713,813	0	0	1	4,520	0	11,692	16,212	0.21
3/10 through 2/11	6,740,277	0	0	1	24,601	0	25,988	50,589	0.75
3/11 through 2/12	6,280,778	0	0	3	32,937	0	80,815	113,752	1.81
5 YR. TOTAL	37,451,264	1	19,951	9	144,694	13,805	196,968	375,418	1.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.440	25%	0.563	1.00			
Pure Premium Indicated by National Relativity		40%	0.868	37%	1.530	2.40			
Pure Premium Present on Rate Level		40%	0.814	38%	1.111	1.93			
Pure Premium Derived by Formula		0.761		1.129		1.89			

CLASS 2587		TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,691,591	0	0	1	861	0	8,404	9,265	0.34
3/08 through 2/09	3,329,312	0	0	0	0	0	1,479	1,479	0.04
3/09 through 2/10	2,903,365	1	47,220	0	0	16,425	6,845	70,490	2.43
3/10 through 2/11	2,978,347	0	0	1	29,227	0	13,991	43,218	1.45
3/11 through 2/12	2,806,572	0	0	1	2,162	0	11,889	14,051	0.50
5 YR. TOTAL	14,709,187	1	47,220	3	32,250	16,425	42,608	138,503	0.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.540	20%	0.401	0.94			
Pure Premium Indicated by National Relativity		41%	1.142	40%	1.754	2.90			
Pure Premium Present on Rate Level		42%	1.415	40%	1.730	3.15			
Pure Premium Derived by Formula		1.154		1.474		2.63			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 2589		LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	25,052,154	2	84,788	10	195,814	23,242	262,473	566,317	2.26
3/08 through 2/09	24,001,455	4	82,063	14	93,127	161,615	257,793	594,598	2.48
3/09 through 2/10	24,996,263	4	205,131	11	166,667	293,078	541,035	1,205,911	4.82
3/10 through 2/11	23,643,767	1	28,559	9	131,412	21,295	284,087	465,353	1.97
3/11 through 2/12	24,487,592	2	129,422	15	163,771	177,969	346,770	817,932	3.34
5 YR. TOTAL	122,181,231	13	529,963	59	750,791	677,199	1,692,158	3,650,111	2.99
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		35%	1.048		49%	1.939		2.99	
Pure Premium Indicated by National Relativity		32%	0.602		25%	1.136		1.74	
Pure Premium Present on Rate Level		33%	1.030		26%	1.801		2.83	
Pure Premium Derived by Formula			0.899			1.702		2.60	

CLASS 2600		FUR PROCESSING-PREPARING SKINS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		16%	1.418		16%	1.841		3.26	
Pure Premium Present on Rate Level		84%	0.977		84%	0.971		1.95	
Pure Premium Derived by Formula			1.048			1.110		2.16	

CLASS 2623		LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSEING, AND WOOL PULLING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	828,101	1	88,937	1	870	104,861	15,975	210,643	25.44
3/08 through 2/09	773,565	0	0	1	368	0	12,183	12,551	1.62
3/09 through 2/10	738,744	0	0	0	0	0	3,963	3,963	0.54
3/10 through 2/11	692,854	0	0	0	0	0	12,670	12,670	1.83
3/11 through 2/12	799,250	0	0	1	3,801	0	15,926	19,727	2.47
5 YR. TOTAL	3,832,514	1	88,937	3	5,039	104,861	60,717	259,554	6.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	2.452		15%	4.320		6.77	
Pure Premium Indicated by National Relativity		30%	2.496		32%	4.093		6.59	
Pure Premium Present on Rate Level		59%	1.990		53%	3.293		5.28	
Pure Premium Derived by Formula			2.193			3.703		5.90	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2651		SHOE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	682,076	0	0	2	2,356	0	16,369	18,725	2.75
3/08 through 2/09	670,104	0	0	0	0	0	965	965	0.14
3/09 through 2/10	610,534	0	0	1	1,648	0	5,071	6,719	1.10
3/10 through 2/11	780,661	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,004,464	0	0	0	0	0	2,004	2,004	0.20
5 YR. TOTAL	3,747,839	0	0	3	4,004	0	24,409	28,413	0.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.107	10%	0.651	0.76			
Pure Premium Indicated by National Relativity		30%	0.260	32%	0.960	1.22			
Pure Premium Present on Rate Level		64%	0.489	58%	1.081	1.57			
Pure Premium Derived by Formula		0.397		0.999		1.40			

CLASS 2660		BOOT OR SHOE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	308,348	0	0	0	0	0	0	0	0.00
3/08 through 2/09	622,089	0	0	1	238	0	12,741	12,979	2.09
3/09 through 2/10	692,585	0	0	0	0	0	411	411	0.06
3/10 through 2/11	658,444	0	0	0	0	0	0	0	0.00
3/11 through 2/12	817,705	0	0	0	0	0	693	693	0.09
5 YR. TOTAL	3,099,171	0	0	1	238	0	13,845	14,083	0.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.008	10%	0.447	0.46			
Pure Premium Indicated by National Relativity		46%	0.786	45%	1.512	2.30			
Pure Premium Present on Rate Level		47%	0.733	45%	1.259	1.99			
Pure Premium Derived by Formula		0.707		1.292		2.00			

CLASS 2670		GLOVE MFG-LEATHER OR TEXTILE							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	0.437	27%	1.058	1.50			
Pure Premium Present on Rate Level		74%	0.582	73%	1.174	1.76			
Pure Premium Derived by Formula		0.544		1.143		1.69			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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COLORADO

EFFECTIVE 1/1/2015

CLASS 2683		LUGGAGE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,117,588	0	0	3	68,193	0	55,193	123,386	3.00
3/08 through 2/09	3,653,689	0	0	1	7,789	0	35,812	43,601	1.19
3/09 through 2/10	3,930,769	0	0	3	1,987	0	61,891	63,878	1.63
3/10 through 2/11	4,011,492	0	0	1	20,984	0	36,999	57,983	1.45
3/11 through 2/12	4,003,446	0	0	4	8,857	0	37,188	46,045	1.15
5 YR. TOTAL	19,716,984	0	0	12	107,810	0	227,083	334,893	1.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.547	19%	1.152	1.70			
Pure Premium Indicated by National Relativity		21%	0.366	22%	0.668	1.03			
Pure Premium Present on Rate Level		66%	0.554	59%	1.037	1.59			
Pure Premium Derived by Formula		0.514		0.978		1.49			

CLASS 2688		LEATHER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	931,487	0	0	1	5,618	0	12,214	17,832	1.91
3/08 through 2/09	903,584	0	0	0	0	0	0	0	0.00
3/09 through 2/10	847,484	0	0	0	0	0	761	761	0.09
3/10 through 2/11	820,646	0	0	0	0	0	2,469	2,469	0.30
3/11 through 2/12	821,771	0	0	1	3,586	0	11,744	15,330	1.87
5 YR. TOTAL	4,324,972	0	0	2	9,204	0	27,188	36,392	0.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.213	12%	0.629	0.84			
Pure Premium Indicated by National Relativity		38%	0.866	40%	1.341	2.21			
Pure Premium Present on Rate Level		54%	0.778	48%	1.592	2.37			
Pure Premium Derived by Formula		0.766		1.376		2.14			

CLASS 2701		LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	221,129	1	7,926	0	0	2,983	0	10,909	4.93
3/08 through 2/09	387,023	0	0	0	0	0	0	0	0.00
3/09 through 2/10	102,060	0	0	0	0	0	0	0	0.00
3/10 through 2/11	403,517	0	0	3	80,459	0	79,068	159,527	39.53
3/11 through 2/12	590,526	0	0	1	8,285	0	13,229	21,514	3.64
5 YR. TOTAL	1,704,255	1	7,926	4	88,744	2,983	92,297	191,950	11.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	5.672	12%	5.591	11.26			
Pure Premium Indicated by National Relativity		44%	4.376	44%	5.953	10.33			
Pure Premium Present on Rate Level		45%	4.163	44%	4.542	8.71			
Pure Premium Derived by Formula		4.423		5.289		9.71			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 2702		LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,116,138	0	0	4	8,487	0	44,402	52,889	1.70
3/08 through 2/09	3,604,933	0	0	7	49,598	0	71,887	121,485	3.37
3/09 through 2/10	2,965,691	0	0	13	204,542	0	302,042	506,584	17.08
3/10 through 2/11	4,827,353	0	0	11	193,209	0	504,242	697,451	14.45
3/11 through 2/12	5,344,383	0	0	10	200,037	0	425,892	625,929	11.71
5 YR. TOTAL	19,858,498	0	0	45	655,873	0	1,348,465	2,004,338	10.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	3.303	39%	6.790	10.09			
Pure Premium Indicated by National Relativity		33%	7.913	30%	10.579	18.49			
Pure Premium Present on Rate Level		34%	5.772	31%	7.021	12.79			
Pure Premium Derived by Formula		5.664		7.998		13.66			

CLASS 2709		LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	82,049	0	0	0	0	0	0	0	0.00
3/08 through 2/09	1,466,877	0	0	0	0	0	3,010	3,010	0.21
3/09 through 2/10	2,017,589	1	16,851	1	2,535	27,363	12,576	59,325	2.94
3/10 through 2/11	1,161,348	0	0	3	9,796	0	20,423	30,219	2.60
3/11 through 2/12	801,607	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,529,470	1	16,851	4	12,331	27,363	36,009	92,554	1.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.528	21%	1.146	1.67			
Pure Premium Indicated by National Relativity		41%	4.692	39%	6.159	10.85			
Pure Premium Present on Rate Level		41%	4.653	40%	5.365	10.02			
Pure Premium Derived by Formula		3.926		4.789		8.72			

CLASS 2710		SAW MILL							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,564,061	1	90,788	9	209,579	40,081	385,634	726,082	11.06
3/08 through 2/09	6,610,697	3	204,315	6	79,669	148,121	176,955	609,060	9.21
3/09 through 2/10	5,884,833	1	11,204	12	151,055	10,123	289,793	462,175	7.85
3/10 through 2/11	4,890,535	1	77,391	6	486,768	35,099	655,051	1,254,309	25.65
3/11 through 2/12	5,156,331	0	0	10	222,952	0	251,431	474,383	9.20
5 YR. TOTAL	29,106,457	6	383,698	43	1,150,023	233,424	1,758,864	3,526,009	12.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	5.269	42%	6.845	12.11			
Pure Premium Indicated by National Relativity		34%	2.596	29%	4.900	7.50			
Pure Premium Present on Rate Level		34%	3.421	29%	5.224	8.65			
Pure Premium Derived by Formula		3.732		5.811		9.54			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2714		VENEER MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		29%	1.214	31%	2.065	3.28			
Pure Premium Present on Rate Level		71%	1.365	69%	2.180	3.55			
Pure Premium Derived by Formula			1.321		2.144	3.47			

CLASS 2731		PLANING OR MOLDING MILL							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	16,674,755	0	0	14	177,930	0	189,269	367,199	2.20
3/08 through 2/09	13,429,254	3	151,819	5	45,540	78,532	95,654	371,545	2.77
3/09 through 2/10	10,589,003	0	0	15	89,689	0	173,841	263,530	2.49
3/10 through 2/11	9,490,773	1	92,802	11	55,756	161,174	125,206	434,938	4.58
3/11 through 2/12	10,861,695	2	72,734	13	169,355	71,741	560,736	874,566	8.05
5 YR. TOTAL	61,045,480	6	317,355	58	538,270	311,447	1,144,706	2,311,778	3.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.402	39%	2.385	3.79			
Pure Premium Indicated by National Relativity		35%	1.231	30%	2.172	3.40			
Pure Premium Present on Rate Level		35%	1.432	31%	2.134	3.57			
Pure Premium Derived by Formula			1.353		2.243	3.60			

CLASS 2735		FURNITURE STOCK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	810,529	0	0	0	0	0	4,164	4,164	0.51
3/08 through 2/09	539,839	1	34,077	0	0	49,365	0	83,442	15.46
3/09 through 2/10	370,052	0	0	0	0	0	0	0	0.00
3/10 through 2/11	372,581	0	0	0	0	0	0	0	0.00
3/11 through 2/12	333,357	0	0	0	0	0	1,398	1,398	0.42
5 YR. TOTAL	2,426,358	1	34,077	0	0	49,365	5,562	89,004	3.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.404	11%	2.264	3.67			
Pure Premium Indicated by National Relativity		45%	1.310	44%	2.563	3.87			
Pure Premium Present on Rate Level		47%	1.462	45%	2.221	3.68			
Pure Premium Derived by Formula			1.389		2.376	3.77			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2759		BOX OR BOX SHOOK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	10,065,763	1	78,838	7	52,043	130,952	228,269	490,102	4.87
3/08 through 2/09	9,633,334	0	0	22	234,329	0	325,293	559,622	5.81
3/09 through 2/10	9,743,062	1	7,652	10	99,994	0	290,334	397,980	4.09
3/10 through 2/11	11,765,821	2	27,327	11	136,547	36,493	200,308	400,675	3.41
3/11 through 2/12	11,182,324	2	17,845	17	199,363	62,542	390,268	670,018	5.99
5 YR. TOTAL	52,390,304	6	131,662	67	722,276	229,987	1,434,472	2,518,397	4.81
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.630	43%		3.177		4.81	
Pure Premium Indicated by National Relativity		35%	1.819	28%		3.252		5.07	
Pure Premium Present on Rate Level		35%	1.701	29%		3.072		4.77	
Pure Premium Derived by Formula			1.721			3.168		4.89	

CLASS 2790		PATTERN MAKING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	10,316,693	1	2,464	5	37,479	9,024	105,056	154,023	1.49
3/08 through 2/09	5,921,809	0	0	2	38,011	0	63,492	101,503	1.71
3/09 through 2/10	5,928,330	0	0	5	41,774	0	104,285	146,059	2.46
3/10 through 2/11	6,371,691	0	0	1	13,436	0	75,688	89,124	1.40
3/11 through 2/12	5,661,112	0	0	2	1,615	0	64,671	66,286	1.17
5 YR. TOTAL	34,199,635	1	2,464	15	132,315	9,024	413,192	556,995	1.63
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		15%	0.394	22%		1.235		1.63	
Pure Premium Indicated by National Relativity		39%	0.418	39%		1.005		1.42	
Pure Premium Present on Rate Level		46%	0.468	39%		0.898		1.37	
Pure Premium Derived by Formula			0.437			1.014		1.45	

CLASS 2797		MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	3,343,000	1	23,541	2	12,423	42,971	39,404	118,339	3.54
5 YR. TOTAL	3,343,000	1	23,541	2	12,423	42,971	39,404	118,339	3.54
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	1.076	12%		2.464		3.54	
Pure Premium Indicated by National Relativity		45%	1.373	44%		1.957		3.33	
Pure Premium Present on Rate Level		45%	1.545	44%		2.140		3.69	
Pure Premium Derived by Formula			1.421			2.098		3.52	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2799		MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	146,634	0	0	0	0	0	2,762	2,762	1.88
3/11 through 2/12	306,019	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	452,653	0	0	0	0	0	2,762	2,762	0.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.610	0.61			
Pure Premium Indicated by National Relativity		16%	5.100	16%	1.478	6.58			
Pure Premium Present on Rate Level		81%	0.819	80%	1.157	1.98			
Pure Premium Derived by Formula		1.479		1.186		2.67			

CLASS 2802		CARPENTRY-SHOP ONLY-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	72,053,869	7	405,579	72	964,593	362,365	1,592,180	3,324,717	4.62
3/08 through 2/09	51,162,160	5	217,282	65	1,050,953	183,176	1,617,984	3,069,395	6.00
3/09 through 2/10	35,269,295	1	62,649	22	370,554	39,003	632,100	1,104,306	3.13
3/10 through 2/11	33,089,631	1	41,157	36	507,246	44,813	821,283	1,414,499	4.27
3/11 through 2/12	32,846,699	6	424,099	25	940,088	469,057	1,023,535	2,856,779	8.70
5 YR. TOTAL	224,421,654	20	1,150,766	220	3,833,434	1,098,414	5,687,082	11,769,696	5.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	2.221	71%	3.024	5.25			
Pure Premium Indicated by National Relativity		23%	1.511	14%	2.523	4.03			
Pure Premium Present on Rate Level		24%	1.625	15%	2.497	4.12			
Pure Premium Derived by Formula		1.915		2.875		4.79			

CLASS 2835		BRUSH OR BROOM ASSEMBLY							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,423	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	2,683	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,106	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		34%	1.135	36%	1.288	2.42			
Pure Premium Present on Rate Level		65%	0.891	63%	1.268	2.16			
Pure Premium Derived by Formula		0.965		1.263		2.23			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2836		BRUSH OR BROOM MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	286,682	0	0	0	0	0	0	0	0.00
3/08 through 2/09	293,606	0	0	0	0	0	0	0	0.00
3/09 through 2/10	170,962	0	0	0	0	0	0	0	0.00
3/10 through 2/11	191,332	0	0	0	0	0	658	658	0.34
3/11 through 2/12	180,001	0	0	1	22,338	0	50,057	72,395	40.22
5 YR. TOTAL	1,122,583	0	0	1	22,338	0	50,715	73,053	6.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	1.990	7%	4.518	6.51			
Pure Premium Indicated by National Relativity		28%	0.446	29%	1.226	1.67			
Pure Premium Present on Rate Level		67%	0.760	64%	1.329	2.09			
Pure Premium Derived by Formula		0.734		1.522		2.26			

CLASS 2841		WOODENWARE MANUFACTURING NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	199,713	0	0	0	0	0	2,025	2,025	1.01
3/08 through 2/09	1,297,587	1	44,449	2	51,663	28,475	108,188	232,775	17.94
3/09 through 2/10	1,717,880	0	0	7	87,596	0	79,003	166,599	9.70
3/10 through 2/11	1,165,696	1	66	7	108,003	90	206,423	314,582	26.99
3/11 through 2/12	1,430,694	0	0	4	143,552	0	72,427	215,979	15.10
5 YR. TOTAL	5,811,570	2	44,515	20	390,814	28,565	468,066	931,960	16.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	7.491	16%	8.546	16.04			
Pure Premium Indicated by National Relativity		44%	0.979	42%	1.792	2.77			
Pure Premium Present on Rate Level		44%	1.465	42%	2.518	3.98			
Pure Premium Derived by Formula		1.974		3.178		5.15			

CLASS 2881		FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	25,361,824	1	17,610	11	79,969	12,872	150,195	260,646	1.03
3/08 through 2/09	21,690,749	0	0	6	98,443	0	131,582	230,025	1.06
3/09 through 2/10	18,660,360	0	0	4	6,788	0	23,538	30,326	0.16
3/10 through 2/11	20,073,022	1	88,135	3	20,413	23,622	112,530	244,700	1.22
3/11 through 2/12	18,871,932	0	0	6	78,485	0	274,921	353,406	1.87
5 YR. TOTAL	104,657,887	2	105,745	30	284,098	36,494	692,766	1,119,103	1.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.372	35%	0.697	1.07			
Pure Premium Indicated by National Relativity		36%	0.854	32%	1.443	2.30			
Pure Premium Present on Rate Level		37%	0.633	33%	0.950	1.58			
Pure Premium Derived by Formula		0.642		1.019		1.66			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2883		FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	107,105,777	8	327,611	67	805,487	368,286	1,203,291	2,704,675	2.53
3/08 through 2/09	86,363,604	4	372,080	48	508,716	694,626	1,009,425	2,584,847	2.99
3/09 through 2/10	67,327,036	4	96,257	41	440,564	156,429	746,337	1,439,587	2.14
3/10 through 2/11	65,069,154	2	139,150	49	599,746	138,142	918,854	1,795,892	2.76
3/11 through 2/12	64,610,613	1	287,904	33	213,855	221,999	610,116	1,333,874	2.07
5 YR. TOTAL	390,476,184	19	1,223,002	238	2,568,368	1,579,482	4,488,023	9,858,875	2.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	0.971	74%	1.554	2.53			
Pure Premium Indicated by National Relativity		22%	1.212	13%	2.004	3.22			
Pure Premium Present on Rate Level		23%	1.026	13%	1.602	2.63			
Pure Premium Derived by Formula		1.037		1.619		2.66			

CLASS 2913		RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		11%	0.088	12%	0.927	1.02			
Pure Premium Present on Rate Level		89%	1.315	88%	1.812	3.13			
Pure Premium Derived by Formula		1.180		1.706		2.89			

CLASS 2915		VENEER PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	146,616	0	0	2	19,837	0	32,444	52,281	35.66
3/08 through 2/09	138,482	0	0	0	0	0	0	0	0.00
3/09 through 2/10	89,704	0	0	0	0	0	0	0	0.00
3/10 through 2/11	85,913	0	0	1	21,762	0	29,481	51,243	59.65
3/11 through 2/12	127,702	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	588,417	0	0	3	41,599	0	61,925	103,524	17.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	7.070	6%	10.524	17.59			
Pure Premium Indicated by National Relativity		47%	0.932	47%	1.259	2.19			
Pure Premium Present on Rate Level		48%	1.463	47%	2.288	3.75			
Pure Premium Derived by Formula		1.494		2.299		3.79			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2916		VENEER PRODUCTS MFG-NO VENEER MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,387,057	2	82,743	3	52,213	37,457	86,682	259,095	4.06
3/08 through 2/09	5,259,058	1	371,243	2	1,930	158,426	14,877	546,476	10.39
3/09 through 2/10	5,075,175	1	78,145	5	92,883	56,587	209,817	437,432	8.62
3/10 through 2/11	4,230,677	2	124,643	2	23,963	236,386	60,816	445,808	10.54
3/11 through 2/12	4,371,738	0	0	4	101,751	0	217,883	319,634	7.31
5 YR. TOTAL	25,323,705	6	656,774	16	272,740	488,856	590,075	2,008,445	7.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	3.671	27%	4.261	7.93			
Pure Premium Indicated by National Relativity		38%	1.036	36%	1.674	2.71			
Pure Premium Present on Rate Level		38%	1.976	37%	2.076	4.05			
Pure Premium Derived by Formula		2.026		2.521		4.55			

CLASS 2923		PIANO MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	609,686	0	0	0	0	0	1,837	1,837	0.30
3/08 through 2/09	543,859	0	0	0	0	0	0	0	0.00
3/09 through 2/10	614,809	0	0	0	0	0	0	0	0.00
3/10 through 2/11	638,365	0	0	0	0	0	224	224	0.04
3/11 through 2/12	549,795	0	0	0	0	0	883	883	0.16
5 YR. TOTAL	2,956,514	0	0	0	0	0	2,944	2,944	0.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.100	0.10			
Pure Premium Indicated by National Relativity		37%	0.601	39%	1.149	1.75			
Pure Premium Present on Rate Level		56%	0.809	52%	1.223	2.03			
Pure Premium Derived by Formula		0.675		1.093		1.77			

CLASS 2942		PENCIL, PENHOLDER OR CRAYON MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	0.782	16%	1.722	2.50			
Pure Premium Present on Rate Level		85%	0.895	84%	0.974	1.87			
Pure Premium Derived by Formula		0.878		1.094		1.97			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 2960		WOOD PRESERVING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,264,875	0	0	5	14,142	0	63,136	77,278	1.47
3/08 through 2/09	4,700,300	0	0	5	28,608	0	98,802	127,410	2.71
3/09 through 2/10	4,312,581	0	0	4	12,753	0	95,641	108,394	2.51
3/10 through 2/11	4,433,559	0	0	0	0	0	4,762	4,762	0.11
3/11 through 2/12	4,037,549	1	116,148	2	16,169	128,721	44,995	306,033	7.58
5 YR. TOTAL	22,748,864	1	116,148	16	71,672	128,721	307,336	623,877	2.74
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		20%	0.826		27%	1.917		2.74	
Pure Premium Indicated by National Relativity		40%	1.674		36%	2.399		4.07	
Pure Premium Present on Rate Level		40%	1.430		37%	2.291		3.72	
Pure Premium Derived by Formula			1.407			2.229		3.64	

CLASS 3004		IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	20,274	0	0	0	0	0	0	0	0.00
3/08 through 2/09	22,157	0	0	0	0	0	0	0	0.00
3/09 through 2/10	30,633	0	0	0	0	0	0	0	0.00
3/10 through 2/11	38,052	0	0	0	0	0	0	0	0.00
3/11 through 2/12	47,909	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	159,025	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		2%	0.000		3%	0.000		0.00	
Pure Premium Indicated by National Relativity		49%	0.991		48%	1.230		2.22	
Pure Premium Present on Rate Level		49%	0.842		49%	1.007		1.85	
Pure Premium Derived by Formula			0.898			1.084		1.98	

CLASS 3018		IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,566,925	0	0	1	23,681	0	108,718	132,399	1.75
3/08 through 2/09	7,511,591	1	142,424	1	9,810	52,007	29,482	233,723	3.11
3/09 through 2/10	9,214,448	0	0	0	0	0	14,914	14,914	0.16
3/10 through 2/11	5,257,964	2	189,024	3	25,947	153,402	169,847	538,220	10.24
3/11 through 2/12	5,781,810	0	0	1	1,700	0	63,581	65,281	1.13
5 YR. TOTAL	35,332,738	3	331,448	6	61,138	205,409	386,542	984,537	2.79
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		21%	1.111		27%	1.675		2.79	
Pure Premium Indicated by National Relativity		39%	0.890		36%	1.548		2.44	
Pure Premium Present on Rate Level		40%	1.049		37%	1.394		2.44	
Pure Premium Derived by Formula			1.000			1.525		2.53	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3022		PIPE OR TUBE MFG NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	542,375	0	0	0	0	0	1,242	1,242	0.23
3/08 through 2/09	497,957	0	0	0	0	0	1,956	1,956	0.39
3/09 through 2/10	871,135	0	0	2	472	0	10,081	10,553	1.21
3/10 through 2/11	568,112	0	0	0	0	0	221	221	0.04
3/11 through 2/12	1,004,522	0	0	0	0	0	4,930	4,930	0.49
5 YR. TOTAL	3,484,101	0	0	2	472	0	18,430	18,902	0.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.014	12%	0.529	0.54			
Pure Premium Indicated by National Relativity		45%	1.366	44%	2.086	3.45			
Pure Premium Present on Rate Level		46%	1.156	44%	2.036	3.19			
Pure Premium Derived by Formula			1.148		1.877	3.03			

CLASS 3027		ROLLING MILL NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,855,132	0	0	2	1,580	0	91,638	93,218	1.36
3/08 through 2/09	6,781,563	0	0	1	10,950	0	34,871	45,821	0.68
3/09 through 2/10	7,324,564	0	0	0	0	0	27,823	27,823	0.38
3/10 through 2/11	8,110,106	0	0	3	22,671	0	78,861	101,532	1.25
3/11 through 2/12	7,613,870	0	0	4	16,721	0	91,722	108,443	1.43
5 YR. TOTAL	36,685,235	0	0	10	51,922	0	324,915	376,837	1.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.142	25%	0.886	1.03			
Pure Premium Indicated by National Relativity		40%	1.088	37%	1.449	2.54			
Pure Premium Present on Rate Level		40%	0.842	38%	1.162	2.00			
Pure Premium Derived by Formula			0.800		1.199	2.00			

CLASS 3028		PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,862,135	1	95,809	5	152,374	151,351	217,554	617,088	8.99
3/08 through 2/09	7,758,277	1	43,055	4	65,698	7,132	156,590	272,475	3.51
3/09 through 2/10	6,376,779	2	74,694	1	1,493	92,692	27,873	196,752	3.09
3/10 through 2/11	7,041,022	0	0	2	6,561	0	99,702	106,263	1.51
3/11 through 2/12	5,747,046	1	86,948	6	179,319	51,619	138,975	456,861	7.95
5 YR. TOTAL	33,785,259	5	300,506	18	405,445	302,794	640,694	1,649,439	4.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	2.090	35%	2.793	4.88			
Pure Premium Indicated by National Relativity		37%	0.927	32%	1.609	2.54			
Pure Premium Present on Rate Level		38%	1.638	33%	2.901	4.54			
Pure Premium Derived by Formula			1.488		2.450	3.94			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3030		IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
3/07 through 2/08	30,731,579	6	441,157	47	564,195	466,994	924,581	2,396,927	7.80
3/08 through 2/09	32,460,716	3	171,666	29	397,064	147,225	663,489	1,379,444	4.25
3/09 through 2/10	34,660,475	5	403,482	32	844,978	374,931	973,478	2,596,869	7.49
3/10 through 2/11	36,635,140	2	146,000	40	676,750	96,981	1,154,119	2,073,850	5.66
3/11 through 2/12	40,592,952	0	0	38	614,375	0	1,765,247	2,379,622	5.86
5 YR. TOTAL	175,080,862	16	1,162,305	186	3,097,362	1,086,131	5,480,914	10,826,712	6.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	2.433	74%	3.751	6.18			
Pure Premium Indicated by National Relativity		22%	1.808	13%	2.872	4.68			
Pure Premium Present on Rate Level		22%	2.361	13%	3.617	5.98			
Pure Premium Derived by Formula			2.280		3.619	5.90			

CLASS 3040		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
3/07 through 2/08	22,581,167	1	235,997	17	338,524	489,274	388,189	1,451,984	6.43
3/08 through 2/09	23,007,775	1	79,081	20	106,618	78,549	344,041	608,289	2.64
3/09 through 2/10	19,370,632	0	0	12	320,518	0	532,997	853,515	4.41
3/10 through 2/11	20,121,903	3	191,308	17	185,200	148,292	426,142	950,942	4.73
3/11 through 2/12	23,838,309	4	407,106	18	194,331	644,775	356,142	1,602,354	6.72
5 YR. TOTAL	108,919,786	9	913,492	84	1,145,191	1,360,890	2,047,511	5,467,084	5.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.890	55%	3.129	5.02			
Pure Premium Indicated by National Relativity		27%	1.872	22%	2.876	4.75			
Pure Premium Present on Rate Level		28%	2.200	23%	2.787	4.99			
Pure Premium Derived by Formula			1.972		2.995	4.97			

CLASS 3041		IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES						TOTAL AMOUNT	TOTAL PURE PREM.
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT		
3/07 through 2/08	3,308,114	0	0	1	1,364	0	26,715	28,079	0.85
3/08 through 2/09	2,893,596	0	0	6	35,580	0	69,356	104,936	3.63
3/09 through 2/10	2,607,608	0	0	0	0	0	20,021	20,021	0.77
3/10 through 2/11	2,585,821	2	148,263	0	0	104,787	8,007	261,057	10.10
3/11 through 2/12	2,550,916	0	0	2	39,027	0	19,977	59,004	2.31
5 YR. TOTAL	13,946,055	2	148,263	9	75,971	104,787	144,076	473,097	3.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.608	21%	1.784	3.39			
Pure Premium Indicated by National Relativity		42%	1.551	39%	2.471	4.02			
Pure Premium Present on Rate Level		42%	1.371	40%	1.932	3.30			
Pure Premium Derived by Formula			1.485		2.111	3.60			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3042		ELEVATOR OR ESCALATOR MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	1.877	50%	2.526	4.40			
Pure Premium Present on Rate Level		52%	1.664	50%	2.206	3.87			
Pure Premium Derived by Formula			1.766		2.366	4.13			

CLASS 3064		SIGN MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,138,712	0	0	2	5,718	0	73,579	79,297	0.65
3/08 through 2/09	11,179,828	0	0	8	50,133	0	97,565	147,698	1.32
3/09 through 2/10	10,704,829	0	0	6	31,853	0	88,157	120,010	1.12
3/10 through 2/11	9,724,711	0	0	2	15,326	0	96,097	111,423	1.15
3/11 through 2/12	10,490,355	0	0	7	153,987	0	195,705	349,692	3.33
5 YR. TOTAL	54,238,435	0	0	25	257,017	0	551,103	808,120	1.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.474	35%	1.016	1.49			
Pure Premium Indicated by National Relativity		37%	1.685	32%	2.904	4.59			
Pure Premium Present on Rate Level		37%	1.132	33%	1.739	2.87			
Pure Premium Derived by Formula			1.166		1.859	3.03			

CLASS 3069 + +		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	10,174,530	1	90,611	5	84,009	55,856	201,204	431,680	4.24
3/08 through 2/09	9,657,210	1	6,847	7	188,753	6,654	300,416	502,670	5.21
3/09 through 2/10	6,958,600	1	210,235	6	11,482	617,116	69,641	908,474	13.06
3/10 through 2/11	7,792,600	0	0	8	351,648	0	658,140	1,009,788	12.96
3/11 through 2/12	8,467,788	2	199,471	9	114,714	181,122	250,456	745,763	8.81
5 YR. TOTAL	43,050,728	5	507,164	35	750,606	860,748	1,479,857	3,598,375	8.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.922	42%	5.437	8.36			
Pure Premium Indicated by National Relativity		35%	1.131	29%	1.903	3.03			
Pure Premium Present on Rate Level		35%	2.087	29%	3.605	5.69			
Pure Premium Derived by Formula			2.003		3.881	5.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3076 ++		SHEET METAL PRODUCTS MFG.							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	97,264,471	4	116,449	46	376,009	47,668	1,127,700	1,667,826	1.71
3/08 through 2/09	84,650,037	5	259,304	47	759,148	312,631	1,530,302	2,861,385	3.38
3/09 through 2/10	79,499,707	6	484,028	52	678,050	296,552	1,723,618	3,182,248	4.00
3/10 through 2/11	77,463,927	5	252,858	32	298,092	341,699	841,432	1,734,081	2.24
3/11 through 2/12	87,395,043	7	327,599	49	585,021	354,280	1,227,912	2,494,812	2.85
5 YR. TOTAL	426,273,185	27	1,440,238	226	2,696,320	1,352,830	6,450,964	11,940,352	2.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	0.970	76%	1.831	2.80			
Pure Premium Indicated by National Relativity		23%	0.924	12%	1.672	2.60			
Pure Premium Present on Rate Level		23%	0.888	12%	1.591	2.48			
Pure Premium Derived by Formula		0.941		1.783		2.72			

CLASS 3081		FOUNDRY-FERROUS-NOC							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	722,679	0	0	3	111,507	0	146,870	258,377	35.75
3/08 through 2/09	269,611	0	0	0	0	0	8,404	8,404	3.12
3/09 through 2/10	150,262	0	0	0	0	0	0	0	0.00
3/10 through 2/11	195,695	0	0	1	5,732	0	7,189	12,921	6.60
3/11 through 2/12	571,681	0	0	0	0	0	15,800	15,800	2.76
5 YR. TOTAL	1,909,928	0	0	4	117,239	0	178,263	295,502	15.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	6.138	12%	9.334	15.47			
Pure Premium Indicated by National Relativity		45%	1.771	44%	2.792	4.56			
Pure Premium Present on Rate Level		46%	2.028	44%	3.623	5.65			
Pure Premium Derived by Formula		2.282		3.943		6.23			

CLASS 3082		FOUNDRY-STEEL CASTINGS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	1,983,669	1	25,929	3	9,605	3,796	164,933	204,263	10.30
3/08 through 2/09	1,487,572	0	0	4	71,485	0	78,091	149,576	10.06
3/09 through 2/10	1,579,987	0	0	5	82,718	0	187,376	270,094	17.09
3/10 through 2/11	2,047,746	0	0	6	73,403	0	90,512	163,915	8.01
3/11 through 2/12	2,183,070	0	0	3	31,998	0	119,624	151,622	6.95
5 YR. TOTAL	9,282,044	1	25,929	21	269,209	3,796	640,536	939,470	10.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	3.180	25%	6.942	10.12			
Pure Premium Indicated by National Relativity		41%	0.923	37%	1.830	2.75			
Pure Premium Present on Rate Level		41%	2.714	38%	4.366	7.08			
Pure Premium Derived by Formula		2.064		4.072		6.14			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3085		FOUNDRY-NON-FERROUS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,220,245	0	0	2	78,472	0	110,506	188,978	8.51
3/08 through 2/09	1,499,878	0	0	3	6,313	0	14,541	20,854	1.39
3/09 through 2/10	1,422,328	0	0	2	313,236	0	263,892	577,128	40.58
3/10 through 2/11	1,727,397	0	0	3	8,512	0	24,732	33,244	1.93
3/11 through 2/12	1,680,959	1	62,858	1	43,541	91,926	73,360	271,685	16.16
5 YR. TOTAL	8,550,807	1	62,858	11	450,074	91,926	487,031	1,091,889	12.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	5.999	20%	6.771	12.77			
Pure Premium Indicated by National Relativity		42%	1.487	40%	2.379	3.87			
Pure Premium Present on Rate Level		42%	2.215	40%	2.781	5.00			
Pure Premium Derived by Formula		2.515		3.418		5.93			

CLASS 3110		FORGING WORK-DROP OR MACHINE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,221,977	0	0	6	63,892	0	100,651	164,543	7.41
3/08 through 2/09	1,085,376	0	0	0	0	0	2,548	2,548	0.24
3/09 through 2/10	746,493	0	0	0	0	0	2,915	2,915	0.39
3/10 through 2/11	1,260,147	1	22,321	1	317	17,135	7,153	46,926	3.72
3/11 through 2/12	1,259,031	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	6,573,024	1	22,321	7	64,209	17,135	113,267	216,932	3.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.316	17%	1.984	3.30			
Pure Premium Indicated by National Relativity		43%	1.505	41%	2.275	3.78			
Pure Premium Present on Rate Level		44%	1.653	42%	2.383	4.04			
Pure Premium Derived by Formula		1.546		2.271		3.82			

CLASS 3111		BLACKSMITH							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	330,753	0	0	0	0	0	0	0	0.00
3/08 through 2/09	307,272	0	0	1	21,624	0	6,750	28,374	9.23
3/09 through 2/10	266,739	0	0	0	0	0	409	409	0.15
3/10 through 2/11	710,578	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,468,434	0	0	0	0	0	15,166	15,166	1.03
5 YR. TOTAL	3,083,776	0	0	1	21,624	0	22,325	43,949	1.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.701	10%	0.724	1.43			
Pure Premium Indicated by National Relativity		46%	0.805	45%	1.455	2.26			
Pure Premium Present on Rate Level		47%	0.788	45%	1.340	2.13			
Pure Premium Derived by Formula		0.790		1.330		2.12			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3113		TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	15,571,987	0	0	5	41,273	0	184,449	225,722	1.45
3/08 through 2/09	13,719,966	1	65,507	5	72,363	22,253	123,775	283,898	2.07
3/09 through 2/10	14,667,515	0	0	4	38,928	0	105,386	144,314	0.98
3/10 through 2/11	15,162,102	1	20,986	8	90,573	2,549	175,049	289,157	1.91
3/11 through 2/12	15,413,125	2	52,490	9	187,469	83,211	277,351	600,521	3.90
5 YR. TOTAL	74,534,695	4	138,983	31	430,606	108,013	866,010	1,543,612	2.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	0.764	32%	1.307	2.07			
Pure Premium Indicated by National Relativity		38%	0.624	34%	1.070	1.69			
Pure Premium Present on Rate Level		38%	0.671	34%	1.068	1.74			
Pure Premium Derived by Formula		0.675		1.145		1.82			

CLASS 3114		TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	17,644,891	0	0	15	48,890	0	138,494	187,384	1.06
3/08 through 2/09	12,253,525	0	0	8	26,037	0	175,359	201,396	1.64
3/09 through 2/10	8,161,367	1	18,920	1	5,193	4,482	12,947	41,542	0.51
3/10 through 2/11	11,051,989	1	2,126	0	0	1,676	18,005	21,807	0.20
3/11 through 2/12	10,182,215	0	0	8	106,962	0	233,149	340,111	3.34
5 YR. TOTAL	59,293,987	2	21,046	32	187,082	6,158	577,954	792,240	1.34
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.351	30%	0.985	1.34			
Pure Premium Indicated by National Relativity		38%	1.015	35%	1.330	2.35			
Pure Premium Present on Rate Level		39%	0.756	35%	1.140	1.90			
Pure Premium Derived by Formula		0.761		1.160		1.92			

CLASS 3118		SAW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	317,204	0	0	0	0	0	0	0	0.00
3/08 through 2/09	280,254	1	11,958	0	0	38,907	0	50,865	18.15
3/09 through 2/10	250,155	0	0	0	0	0	0	0	0.00
3/10 through 2/11	281,670	0	0	0	0	0	2,406	2,406	0.85
3/11 through 2/12	405,031	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,534,314	1	11,958	0	0	38,907	2,406	53,271	3.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.779	7%	2.693	3.47			
Pure Premium Indicated by National Relativity		43%	0.585	45%	0.962	1.55			
Pure Premium Present on Rate Level		52%	0.654	48%	1.133	1.79			
Pure Premium Derived by Formula		0.631		1.165		1.80			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3119		NEEDLE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,234,120	0	0	0	0	0	0	0	0.00
3/08 through 2/09	1,168,305	0	0	0	0	0	883	883	0.08
3/09 through 2/10	1,616,303	0	0	1	707	0	6,623	7,330	0.45
3/10 through 2/11	2,083,783	0	0	1	20,161	0	72,394	92,555	4.44
3/11 through 2/12	2,053,537	0	0	0	0	0	655	655	0.03
5 YR. TOTAL	8,156,048	0	0	2	20,868	0	80,555	101,423	1.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.256	10%	0.988	1.24			
Pure Premium Indicated by National Relativity		19%	0.200	20%	0.496	0.70			
Pure Premium Present on Rate Level		74%	0.274	70%	0.478	0.75			
Pure Premium Derived by Formula		0.259		0.533		0.79			

CLASS 3122		CUTLERY MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,204,986	0	0	0	0	0	5,141	5,141	0.43
3/08 through 2/09	991,672	0	0	0	0	0	18,537	18,537	1.87
3/09 through 2/10	1,061,731	0	0	0	0	0	1,407	1,407	0.13
3/10 through 2/11	1,191,985	0	0	3	12,655	0	45,900	58,555	4.91
3/11 through 2/12	1,326,488	0	0	0	0	0	2,697	2,697	0.20
5 YR. TOTAL	5,776,862	0	0	3	12,655	0	73,682	86,337	1.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.219	12%	1.275	1.49			
Pure Premium Indicated by National Relativity		27%	0.240	28%	0.687	0.93			
Pure Premium Present on Rate Level		66%	0.441	60%	1.089	1.53			
Pure Premium Derived by Formula		0.371		0.999		1.37			

CLASS 3126		TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,117,796	1	42,523	8	121,406	4,308	117,502	285,739	5.58
3/08 through 2/09	6,898,070	0	0	4	6,654	0	36,904	43,558	0.63
3/09 through 2/10	7,371,162	0	0	7	107,480	0	119,409	226,889	3.08
3/10 through 2/11	7,921,222	1	45,135	6	31,657	9,140	98,410	184,342	2.33
3/11 through 2/12	11,267,536	0	0	12	70,400	0	130,883	201,283	1.79
5 YR. TOTAL	38,575,786	2	87,658	37	337,597	13,448	503,108	941,811	2.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	1.102	27%	1.339	2.44			
Pure Premium Indicated by National Relativity		39%	0.687	36%	1.095	1.78			
Pure Premium Present on Rate Level		39%	0.991	37%	1.326	2.32			
Pure Premium Derived by Formula		0.897		1.246		2.14			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3131		BUTTON OR FASTENER MFG-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	616,168	0	0	0	0	0	569	569	0.09
3/08 through 2/09	390,020	0	0	0	0	0	939	939	0.24
3/09 through 2/10	288,988	0	0	0	0	0	1,346	1,346	0.47
3/10 through 2/11	198,734	0	0	0	0	0	0	0	0.00
3/11 through 2/12	234,209	0	0	0	0	0	5,346	5,346	2.28
5 YR. TOTAL	1,728,119	0	0	0	0	0	8,200	8,200	0.47
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.000	6%	0.474			0.47	
Pure Premium Indicated by National Relativity		40%	0.442	43%	0.906			1.35	
Pure Premium Present on Rate Level		56%	0.413	51%	0.816			1.23	
Pure Premium Derived by Formula		0.408		0.834				1.24	

CLASS 3132		NUT OR BOLT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,689,218	0	0	6	8,541	0	76,551	85,092	1.81
3/08 through 2/09	4,962,360	2	80,157	8	19,449	471,733	48,888	620,227	12.50
3/09 through 2/10	5,144,004	0	0	11	25,496	0	102,464	127,960	2.49
3/10 through 2/11	5,896,357	1	57,807	7	29,783	27,265	81,481	196,336	3.33
3/11 through 2/12	7,124,169	0	0	4	32,221	0	102,720	134,941	1.89
5 YR. TOTAL	27,816,108	3	137,964	36	115,490	498,998	412,104	1,164,556	4.19
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.911	31%	3.275			4.19	
Pure Premium Indicated by National Relativity		40%	0.858	34%	1.645			2.50	
Pure Premium Present on Rate Level		41%	1.004	35%	2.660			3.66	
Pure Premium Derived by Formula		0.928		2.506				3.43	

CLASS 3145		SCREW MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,967,421	0	0	0	0	0	2,053	2,053	0.10
3/08 through 2/09	1,694,566	0	0	0	0	0	459	459	0.03
3/09 through 2/10	1,502,167	0	0	0	0	0	1,829	1,829	0.12
3/10 through 2/11	1,609,957	0	0	0	0	0	12,944	12,944	0.80
3/11 through 2/12	1,560,306	0	0	1	530	0	11,784	12,314	0.79
5 YR. TOTAL	8,334,417	0	0	1	530	0	29,069	29,599	0.36
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		10%	0.006	13%	0.349			0.36	
Pure Premium Indicated by National Relativity		45%	0.828	43%	1.324			2.15	
Pure Premium Present on Rate Level		45%	0.661	44%	0.952			1.61	
Pure Premium Derived by Formula		0.671		1.034				1.71	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3146		HARDWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	31,429,972	0	0	2	157,570	0	96,677	254,247	0.81
3/08 through 2/09	42,397,538	2	162,748	6	60,173	35,000	167,947	425,868	1.01
3/09 through 2/10	22,257,648	2	2,047	7	25,968	20,660	139,484	188,159	0.85
3/10 through 2/11	25,132,446	0	0	1	2,029	0	51,070	53,099	0.21
3/11 through 2/12	36,693,234	0	0	9	67,638	0	222,351	289,989	0.79
5 YR. TOTAL	157,910,838	4	164,795	25	313,378	55,660	677,529	1,211,362	0.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.303	38%	0.464	0.77			
Pure Premium Indicated by National Relativity		35%	0.726	31%	1.327	2.05			
Pure Premium Present on Rate Level		36%	0.523	31%	0.766	1.29			
Pure Premium Derived by Formula		0.530		0.825		1.36			

CLASS 3169		STOVE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,313,767	0	0	3	21,596	0	56,897	78,493	3.39
3/08 through 2/09	220,978	0	0	0	0	0	283	283	0.13
3/09 through 2/10	247,623	0	0	0	0	0	1,296	1,296	0.52
3/10 through 2/11	328,853	0	0	0	0	0	566	566	0.17
3/11 through 2/12	383,028	0	0	1	17,169	0	38,373	55,542	14.50
5 YR. TOTAL	3,494,249	0	0	4	38,765	0	97,415	136,180	3.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	1.109	10%	2.788	3.90			
Pure Premium Indicated by National Relativity		46%	0.902	45%	1.504	2.41			
Pure Premium Present on Rate Level		46%	0.877	45%	1.321	2.20			
Pure Premium Derived by Formula		0.907		1.550		2.46			

CLASS 3175		RADIATOR OR HEATER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,396	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,396	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	1.404	26%	2.618	4.02			
Pure Premium Present on Rate Level		75%	1.133	73%	1.729	2.86			
Pure Premium Derived by Formula		1.187		1.943		3.13			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 3179		ELECTRICAL APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	84,632,911	5	296,310	15	132,084	321,578	309,526	1,059,498	1.25
3/08 through 2/09	86,855,814	2	124,933	17	108,200	88,812	256,030	577,975	0.67
3/09 through 2/10	101,633,704	6	242,356	25	344,164	443,747	558,900	1,589,167	1.56
3/10 through 2/11	105,377,800	5	248,166	21	236,287	163,574	515,071	1,163,098	1.10
3/11 through 2/12	102,884,218	0	0	22	254,166	0	560,580	814,746	0.79
5 YR. TOTAL	481,384,447	18	911,765	100	1,074,901	1,017,711	2,200,107	5,204,484	1.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.413	63%	0.668	1.08			
Pure Premium Indicated by National Relativity		25%	0.712	18%	1.137	1.85			
Pure Premium Present on Rate Level		26%	0.623	19%	0.891	1.51			
Pure Premium Derived by Formula		0.542		0.795		1.34			

CLASS 3180		ELECTRIC OR GAS LIGHTING FIXTURES MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,335,090	0	0	1	3,070	0	26,456	29,526	0.55
3/08 through 2/09	4,550,873	0	0	1	129,294	0	139,365	268,659	5.90
3/09 through 2/10	3,837,058	0	0	1	12,156	0	42,808	54,964	1.43
3/10 through 2/11	4,378,990	0	0	0	0	0	36,454	36,454	0.83
3/11 through 2/12	4,371,302	0	0	0	0	0	51,089	51,089	1.17
5 YR. TOTAL	22,473,313	0	0	3	144,520	0	296,172	440,692	1.96
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.643	21%	1.318	1.96			
Pure Premium Indicated by National Relativity		42%	0.645	39%	1.210	1.86			
Pure Premium Present on Rate Level		43%	0.734	40%	1.238	1.97			
Pure Premium Derived by Formula		0.683		1.244		1.93			

CLASS 3188		PLUMBERS SUPPLIES MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,730,067	0	0	0	0	0	5,954	5,954	0.34
3/08 through 2/09	1,624,183	0	0	0	0	0	4,696	4,696	0.29
3/09 through 2/10	1,503,571	0	0	0	0	0	0	0	0.00
3/10 through 2/11	2,171,405	0	0	1	41,009	0	42,698	83,707	3.86
3/11 through 2/12	2,243,813	0	0	0	0	0	3,820	3,820	0.17
5 YR. TOTAL	9,273,039	0	0	1	41,009	0	57,168	98,177	1.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.442	15%	0.616	1.06			
Pure Premium Indicated by National Relativity		44%	0.530	42%	0.888	1.42			
Pure Premium Present on Rate Level		45%	0.767	43%	1.176	1.94			
Pure Premium Derived by Formula		0.627		0.971		1.60			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3220		CAN MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,030,560	1	43,510	0	0	37,177	2,564	83,251	1.04
3/08 through 2/09	9,713,665	0	0	1	26,845	0	2,381	29,226	0.30
3/09 through 2/10	8,845,750	1	518	0	0	9,309	1,171	10,998	0.12
3/10 through 2/11	8,487,067	1	4,724	2	2,839	4,663	14,671	26,897	0.32
3/11 through 2/12	1,928,528	0	0	0	0	0	15,346	15,346	0.80
5 YR. TOTAL	37,005,570	3	48,752	3	29,684	51,149	36,133	165,718	0.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.212	21%	0.236	0.45			
Pure Premium Indicated by National Relativity		41%	0.519	39%	0.772	1.29			
Pure Premium Present on Rate Level		42%	0.606	40%	0.695	1.30			
Pure Premium Derived by Formula		0.503		0.629		1.13			

CLASS 3223		LAMP OR PORTABLE LANTERN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	0.972	26%	2.303	3.28			
Pure Premium Present on Rate Level		76%	0.782	74%	1.617	2.40			
Pure Premium Derived by Formula		0.828		1.795		2.62			

CLASS 3224		ENAMEL WARE MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	275,935	0	0	0	0	0	1,003	1,003	0.36
3/08 through 2/09	280,771	0	0	0	0	0	485	485	0.17
3/09 through 2/10	200,475	0	0	0	0	0	0	0	0.00
3/10 through 2/11	59,719	0	0	0	0	0	0	0	0.00
3/11 through 2/12	31,250	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	848,150	0	0	0	0	0	1,488	1,488	0.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.175	0.18			
Pure Premium Indicated by National Relativity		24%	2.297	25%	1.505	3.80			
Pure Premium Present on Rate Level		71%	0.908	69%	1.145	2.05			
Pure Premium Derived by Formula		1.196		1.177		2.37			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3227		ALUMINUM WARE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,160,368	0	0	1	36,859	0	34,318	71,177	3.30
3/08 through 2/09	1,897,603	0	0	1	10,833	0	130,576	141,409	7.45
3/09 through 2/10	1,700,233	0	0	0	0	0	0	0	0.00
3/10 through 2/11	1,541,095	0	0	0	0	0	1,221	1,221	0.08
3/11 through 2/12	2,599,496	0	0	3	18,539	0	74,258	92,797	3.57
5 YR. TOTAL	9,898,795	0	0	5	66,231	0	240,373	306,604	3.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.669	17%	2.428	3.10			
Pure Premium Indicated by National Relativity		43%	1.080	41%	1.298	2.38			
Pure Premium Present on Rate Level		44%	1.000	42%	1.656	2.66			
Pure Premium Derived by Formula			0.991		1.640	2.63			

CLASS 3240		WIRE ROPE MFG-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	149,339	0	0	0	0	0	1,027	1,027	0.69
3/08 through 2/09	594,217	0	0	0	0	0	4,471	4,471	0.75
3/09 through 2/10	626,577	0	0	0	0	0	731	731	0.12
3/10 through 2/11	925,168	0	0	0	0	0	0	0	0.00
3/11 through 2/12	939,206	0	0	0	0	0	9,098	9,098	0.97
5 YR. TOTAL	3,234,507	0	0	0	0	0	15,327	15,327	0.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	9%	0.474	0.47			
Pure Premium Indicated by National Relativity		27%	0.842	28%	1.621	2.46			
Pure Premium Present on Rate Level		66%	0.663	63%	1.095	1.76			
Pure Premium Derived by Formula			0.665		1.186	1.85			

CLASS 3241		WIRE DRAWING-IRON OR STEEL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,805,719	1	159,479	5	191,000	30,626	551,961	933,066	16.07
3/08 through 2/09	3,720,075	0	0	1	4,768	0	30,860	35,628	0.96
3/09 through 2/10	3,819,768	0	0	5	23,893	0	76,530	100,423	2.63
3/10 through 2/11	3,619,558	0	0	1	7,227	0	6,608	13,835	0.38
3/11 through 2/12	3,763,033	0	0	2	131,255	0	202,158	333,413	8.86
5 YR. TOTAL	20,728,153	1	159,479	14	358,143	30,626	868,117	1,416,365	6.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	2.497	25%	4.336	6.83			
Pure Premium Indicated by National Relativity		41%	1.037	37%	1.689	2.73			
Pure Premium Present on Rate Level		41%	1.162	38%	2.117	3.28			
Pure Premium Derived by Formula			1.351		2.513	3.86			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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COLORADO

EFFECTIVE 1/1/2015

CLASS 3255		WIRE CLOTH MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	0.517	20%	1.074	1.59			
Pure Premium Present on Rate Level		81%	0.619	80%	0.857	1.48			
Pure Premium Derived by Formula		0.600		0.900		1.50			

CLASS 3257		WIRE GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	14,347,258	2	490,874	5	17,361	74,054	93,680	675,969	4.71
3/08 through 2/09	14,044,457	0	0	3	154,105	0	197,635	351,740	2.50
3/09 through 2/10	13,022,458	1	17,469	2	20,621	49,200	97,400	184,690	1.42
3/10 through 2/11	20,994,772	0	0	6	105,212	0	159,655	264,867	1.26
3/11 through 2/12	14,259,609	0	0	1	3,414	0	69,921	73,335	0.51
5 YR. TOTAL	76,668,554	3	508,343	17	300,713	123,254	618,291	1,550,601	2.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.055	35%	0.967	2.02			
Pure Premium Indicated by National Relativity		36%	0.801	32%	1.499	2.30			
Pure Premium Present on Rate Level		36%	0.965	33%	1.264	2.23			
Pure Premium Derived by Formula		0.931		1.235		2.17			

CLASS 3270		EYELET MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		44%	0.835	46%	1.588	2.42			
Pure Premium Present on Rate Level		56%	0.936	54%	1.360	2.30			
Pure Premium Derived by Formula		0.892		1.465		2.36			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 3300		BED SPRING OR WIRE MATTRESS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,352,456	1	15,942	1	2,563	42,811	30,659	91,975	1.72
3/08 through 2/09	4,097,693	0	0	5	56,212	0	86,554	142,766	3.48
3/09 through 2/10	4,592,062	0	0	1	3,569	0	23,076	26,645	0.58
3/10 through 2/11	4,880,930	0	0	1	1,096	0	22,802	23,898	0.49
3/11 through 2/12	4,424,800	0	0	0	0	0	1,482	1,482	0.03
5 YR. TOTAL	23,347,941	1	15,942	8	63,440	42,811	164,573	286,766	1.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.340	25%	0.888	1.23			
Pure Premium Indicated by National Relativity		40%	1.024	37%	2.250	3.27			
Pure Premium Present on Rate Level		41%	1.121	38%	1.780	2.90			
Pure Premium Derived by Formula		0.934		1.731		2.67			

CLASS 3303		SPRING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,132,923	1	118,431	0	0	183,155	1,602	303,188	14.22
3/08 through 2/09	1,796,424	0	0	1	71,723	0	32,886	104,609	5.82
3/09 through 2/10	1,655,781	0	0	0	0	0	3,363	3,363	0.20
3/10 through 2/11	1,564,261	0	0	3	106,427	0	154,376	260,803	16.67
3/11 through 2/12	1,470,377	0	0	0	0	0	1,471	1,471	0.10
5 YR. TOTAL	8,619,766	1	118,431	4	178,150	183,155	193,698	673,434	7.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	3.441	17%	4.372	7.81			
Pure Premium Indicated by National Relativity		40%	1.225	41%	2.158	3.38			
Pure Premium Present on Rate Level		46%	1.428	42%	1.808	3.24			
Pure Premium Derived by Formula		1.629		2.387		4.02			

CLASS 3307		HEAT-TREATING-METAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	552,206	0	0	1	5,699	0	38,007	43,706	7.92
3/08 through 2/09	650,325	0	0	0	0	0	603	603	0.09
3/09 through 2/10	721,601	0	0	1	7,191	0	32,789	39,980	5.54
3/10 through 2/11	863,220	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,057,867	0	0	0	0	0	1,216	1,216	0.12
5 YR. TOTAL	3,845,219	0	0	2	12,890	0	72,615	85,505	2.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.335	12%	1.888	2.22			
Pure Premium Indicated by National Relativity		45%	0.952	44%	1.582	2.53			
Pure Premium Present on Rate Level		46%	1.046	44%	1.911	2.96			
Pure Premium Derived by Formula		0.940		1.763		2.70			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 3315		BRASS OR COPPER GOODS MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,399,290	0	0	4	30,209	0	15,181	45,390	3.24
3/08 through 2/09	1,267,279	0	0	1	14,678	0	35,210	49,888	3.94
3/09 through 2/10	929,290	2	104,369	2	6,591	59,048	35,450	205,458	22.11
3/10 through 2/11	544,900	0	0	0	0	0	1,427	1,427	0.26
3/11 through 2/12	1,187,128	0	0	3	61,777	0	45,538	107,315	9.04
5 YR. TOTAL	5,327,887	2	104,369	10	113,255	59,048	132,806	409,478	7.69
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	4.085		15%	3.601		7.69	
Pure Premium Indicated by National Relativity		44%	1.500		42%	1.850		3.35	
Pure Premium Present on Rate Level		44%	1.782		43%	2.227		4.01	
Pure Premium Derived by Formula			1.934			2.275		4.21	

CLASS 3334		TIN FOIL MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		35%	1.279		37%	1.336		2.62	
Pure Premium Present on Rate Level		65%	1.498		63%	1.400		2.90	
Pure Premium Derived by Formula			1.421			1.376		2.80	

CLASS 3336		TYPE FOUNDRY							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,351,118	0	0	0	0	0	31,869	31,869	1.36
3/08 through 2/09	1,937,090	0	0	0	0	0	4,328	4,328	0.22
3/09 through 2/10	1,593,078	0	0	0	0	0	12,340	12,340	0.78
3/10 through 2/11	1,585,740	0	0	1	1,299	0	3,794	5,093	0.32
3/11 through 2/12	1,782,879	0	0	0	0	0	9,035	9,035	0.51
5 YR. TOTAL	9,249,905	0	0	1	1,299	0	61,366	62,665	0.68
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	0.014		15%	0.663		0.68	
Pure Premium Indicated by National Relativity		44%	1.156		42%	1.821		2.98	
Pure Premium Present on Rate Level		44%	0.940		43%	1.347		2.29	
Pure Premium Derived by Formula			0.924			1.443		2.37	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 3365		WELDING OR CUTTING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	28,195,790	3	85,068	19	145,703	130,791	288,999	650,561	2.31
3/08 through 2/09	25,147,185	7	724,907	17	359,099	676,638	584,455	2,345,099	9.33
3/09 through 2/10	19,254,399	3	412,304	22	469,217	1,070,141	687,285	2,638,947	13.71
3/10 through 2/11	20,907,449	1	51,046	14	196,140	86,030	369,901	703,117	3.36
3/11 through 2/12	23,806,518	1	2,231	18	536,943	11,975	963,885	1,515,034	6.36
5 YR. TOTAL	117,311,341	15	1,275,556	90	1,707,102	1,975,575	2,894,525	7,852,758	6.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.543	63%	4.151	6.69			
Pure Premium Indicated by National Relativity		26%	2.063	18%	2.696	4.76			
Pure Premium Present on Rate Level		26%	2.499	19%	3.710	6.21			
Pure Premium Derived by Formula		2.407		3.805		6.21			

CLASS 3372		ELECTROPLATING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,205,111	0	0	3	6,934	0	65,877	72,811	1.01
3/08 through 2/09	6,169,127	1	409	6	5,223	653	31,414	37,699	0.61
3/09 through 2/10	5,642,213	1	9,453	4	52,240	7,331	107,589	176,613	3.13
3/10 through 2/11	4,732,847	0	0	6	31,604	0	86,087	117,691	2.49
3/11 through 2/12	6,251,980	0	0	0	0	0	18,164	18,164	0.29
5 YR. TOTAL	30,001,278	2	9,862	19	96,001	7,984	309,131	422,978	1.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.353	26%	1.057	1.41			
Pure Premium Indicated by National Relativity		40%	1.099	37%	2.037	3.14			
Pure Premium Present on Rate Level		41%	0.880	37%	1.579	2.46			
Pure Premium Derived by Formula		0.867		1.613		2.48			

CLASS 3373		GALVANIZING OR TINNING-NOT ELECTROLYTIC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,008,913	0	0	0	0	0	1,125	1,125	0.11
3/08 through 2/09	840,921	0	0	0	0	0	2,198	2,198	0.26
3/09 through 2/10	886,667	0	0	1	930	0	24,703	25,633	2.89
3/10 through 2/11	21,674	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,024,198	0	0	0	0	0	5,319	5,319	0.52
5 YR. TOTAL	3,782,373	0	0	1	930	0	33,345	34,275	0.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.025	13%	0.882	0.91			
Pure Premium Indicated by National Relativity		43%	1.749	43%	2.909	4.66			
Pure Premium Present on Rate Level		47%	1.382	44%	2.299	3.68			
Pure Premium Derived by Formula		1.404		2.377		3.78			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 3383		JEWELRY MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,880,266	0	0	1	85,057	0	54,407	139,464	2.37
3/08 through 2/09	5,432,349	0	0	0	0	0	10,326	10,326	0.19
3/09 through 2/10	5,175,205	0	0	1	207	0	13,144	13,351	0.26
3/10 through 2/11	4,501,120	0	0	3	14,128	0	20,273	34,401	0.76
3/11 through 2/12	4,867,790	0	0	1	1,419	0	37,097	38,516	0.79
5 YR. TOTAL	25,856,730	0	0	6	100,811	0	135,247	236,058	0.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.390	17%	0.523	0.91			
Pure Premium Indicated by National Relativity		43%	0.386	41%	0.705	1.09			
Pure Premium Present on Rate Level		44%	0.426	42%	0.590	1.02			
Pure Premium Derived by Formula		0.404		0.626		1.03			

CLASS 3385		WATCH MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	968,842	0	0	0	0	0	0	0	0.00
3/08 through 2/09	987,642	0	0	0	0	0	0	0	0.00
3/09 through 2/10	658,254	0	0	0	0	0	0	0	0.00
3/10 through 2/11	690,631	0	0	0	0	0	0	0	0.00
3/11 through 2/12	823,004	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	4,128,373	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	0.260	20%	0.369	0.63			
Pure Premium Present on Rate Level		76%	0.261	73%	0.403	0.66			
Pure Premium Derived by Formula		0.248		0.368		0.62			

CLASS 3400		METAL STAMPED GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	10,163,009	1	399,929	5	102,262	213,057	126,858	842,106	8.29
3/08 through 2/09	8,865,439	0	0	6	177,549	0	307,497	485,046	5.47
3/09 through 2/10	7,965,637	0	0	1	23,819	0	20,157	43,976	0.55
3/10 through 2/11	9,930,320	0	0	2	2,561	0	16,287	18,848	0.19
3/11 through 2/12	7,431,423	0	0	4	37,105	0	118,555	155,660	2.09
5 YR. TOTAL	44,355,828	1	399,929	18	343,296	213,057	589,354	1,545,636	3.49
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.676	36%	1.809	3.49			
Pure Premium Indicated by National Relativity		37%	1.094	32%	1.952	3.05			
Pure Premium Present on Rate Level		38%	1.281	32%	2.321	3.60			
Pure Premium Derived by Formula		1.311		2.019		3.33			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3507		CONSTRUCTION OR AGRICULTURAL MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	52,115,063	6	380,618	47	482,775	854,001	846,930	2,564,324	4.92
3/08 through 2/09	48,973,467	1	24,756	22	352,116	891	407,939	785,702	1.61
3/09 through 2/10	53,533,132	2	64,870	25	160,746	56,718	442,794	725,128	1.35
3/10 through 2/11	60,268,842	6	371,029	35	497,755	290,977	841,505	2,001,266	3.32
3/11 through 2/12	69,621,376	3	343,801	33	271,841	386,510	763,279	1,765,431	2.54
5 YR. TOTAL	284,511,880	18	1,185,074	162	1,765,233	1,589,097	3,302,447	7,841,851	2.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.037	74%	1.719	2.76			
Pure Premium Indicated by National Relativity		23%	1.061	13%	1.718	2.78			
Pure Premium Present on Rate Level		24%	1.263	13%	2.183	3.45			
Pure Premium Derived by Formula		1.097		1.779		2.88			

CLASS 3515		TEXTILE MACHINERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	550,992	0	0	1	304	0	7,127	7,431	1.35
3/08 through 2/09	723,517	0	0	0	0	0	3,366	3,366	0.47
3/09 through 2/10	781,792	0	0	2	9,503	0	52,112	61,615	7.88
3/10 through 2/11	1,280,596	0	0	2	4,214	0	42,227	46,441	3.63
3/11 through 2/12	973,647	0	0	2	20,759	0	45,014	65,773	6.76
5 YR. TOTAL	4,310,544	0	0	7	34,780	0	149,846	184,626	4.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.807	11%	3.476	4.28			
Pure Premium Indicated by National Relativity		28%	0.452	29%	0.860	1.31			
Pure Premium Present on Rate Level		64%	0.744	60%	1.238	1.98			
Pure Premium Derived by Formula		0.667		1.375		2.04			

CLASS 3548		PRINTING OR BOOKBINDING MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,060,433	0	0	4	117,320	0	140,768	258,088	3.66
3/08 through 2/09	7,711,279	0	0	1	17,133	0	40,339	57,472	0.75
3/09 through 2/10	11,624,570	2	242,674	1	6,596	182,673	20,493	452,436	3.89
3/10 through 2/11	1,691,046	0	0	0	0	0	5,700	5,700	0.34
3/11 through 2/12	933,765	0	0	0	0	0	1,543	1,543	0.17
5 YR. TOTAL	29,021,093	2	242,674	6	141,049	182,673	208,843	775,239	2.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.322	23%	1.349	2.67			
Pure Premium Indicated by National Relativity		36%	0.339	38%	0.685	1.02			
Pure Premium Present on Rate Level		46%	0.854	39%	1.150	2.00			
Pure Premium Derived by Formula		0.753		1.019		1.77			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3559		CONFECTION MACHINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	402,983	0	0	0	0	0	766	766	0.19
3/08 through 2/09	809,603	0	0	0	0	0	0	0	0.00
3/09 through 2/10	2,340,834	0	0	2	3,178	0	9,955	13,133	0.56
3/10 through 2/11	850,997	0	0	0	0	0	0	0	0.00
3/11 through 2/12	959,213	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	5,363,630	0	0	2	3,178	0	10,721	13,899	0.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.059	11%	0.200	0.26			
Pure Premium Indicated by National Relativity		43%	0.939	44%	1.567	2.51			
Pure Premium Present on Rate Level		49%	0.630	45%	1.030	1.66			
Pure Premium Derived by Formula		0.717		1.175		1.89			

CLASS 3574		COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	191,280,455	5	226,742	17	291,208	147,826	606,626	1,272,402	0.67
3/08 through 2/09	159,839,201	1	7,575	18	366,639	19,505	609,523	1,003,242	0.63
3/09 through 2/10	151,520,543	2	98,311	14	247,855	197,725	429,282	973,173	0.64
3/10 through 2/11	164,639,067	1	79,296	17	123,947	45,683	390,055	638,981	0.39
3/11 through 2/12	115,152,568	2	54,095	24	195,756	71,761	620,678	942,290	0.82
5 YR. TOTAL	782,431,834	11	466,019	90	1,225,405	482,500	2,656,164	4,830,088	0.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.216	58%	0.401	0.62			
Pure Premium Indicated by National Relativity		28%	0.385	21%	0.592	0.98			
Pure Premium Present on Rate Level		28%	0.283	21%	0.430	0.71			
Pure Premium Derived by Formula		0.282		0.447		0.73			

CLASS 3581		FUEL INJECTION DEVICE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,761,672	0	0	2	5,447	0	16,845	22,292	0.81
3/08 through 2/09	2,760,321	0	0	2	88,990	0	134,536	223,526	8.10
3/09 through 2/10	3,242,259	0	0	4	82,945	0	97,678	180,623	5.57
3/10 through 2/11	3,280,670	0	0	2	19,625	0	30,438	50,063	1.53
3/11 through 2/12	3,518,155	0	0	1	11,822	0	11,093	22,915	0.65
5 YR. TOTAL	15,563,077	0	0	11	208,829	0	290,590	499,419	3.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.342	17%	1.867	3.21			
Pure Premium Indicated by National Relativity		44%	0.309	41%	0.597	0.91			
Pure Premium Present on Rate Level		44%	0.586	42%	0.956	1.54			
Pure Premium Derived by Formula		0.555		0.964		1.52			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3612		PUMP MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	32,932,268	1	5,193	8	133,048	2,943	129,149	270,333	0.82
3/08 through 2/09	34,967,653	0	0	6	147,615	0	139,485	287,100	0.82
3/09 through 2/10	33,287,992	0	0	10	64,906	0	204,427	269,333	0.81
3/10 through 2/11	34,467,085	3	186,061	5	135,555	103,874	291,180	716,670	2.08
3/11 through 2/12	42,338,540	2	256,067	4	78,619	82,543	170,640	587,869	1.39
5 YR. TOTAL	177,993,538	6	447,321	33	559,743	189,360	934,881	2,131,305	1.20
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		35%	0.566		43%	0.632		1.20	
Pure Premium Indicated by National Relativity		32%	0.764		28%	1.316		2.08	
Pure Premium Present on Rate Level		33%	0.729		29%	0.914		1.64	
Pure Premium Derived by Formula			0.683			0.905		1.59	

CLASS 3620		BOILERMAKING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,163,199	3	104,169	7	28,451	77,441	132,250	342,311	2.60
3/08 through 2/09	13,642,240	1	29,302	9	193,547	86,798	775,287	1,084,934	7.95
3/09 through 2/10	7,952,907	0	0	4	29,161	0	80,476	109,637	1.38
3/10 through 2/11	14,696,549	2	155,478	21	240,029	153,670	541,898	1,091,075	7.42
3/11 through 2/12	19,654,653	2	121,802	14	226,922	77,900	324,839	751,463	3.82
5 YR. TOTAL	69,109,548	8	410,751	55	718,110	395,809	1,854,750	3,379,420	4.89
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		34%	1.633		47%	3.257		4.89	
Pure Premium Indicated by National Relativity		33%	1.280		26%	1.990		3.27	
Pure Premium Present on Rate Level		33%	1.710		27%	2.995		4.71	
Pure Premium Derived by Formula			1.542			2.857		4.40	

CLASS 3629		PRECISION MACHINED PARTS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	89,198,615	3	57,300	21	377,540	32,334	948,804	1,415,978	1.59
3/08 through 2/09	74,355,826	2	87,982	20	321,182	62,747	750,400	1,222,311	1.64
3/09 through 2/10	76,584,802	0	0	14	269,183	0	436,656	705,839	0.92
3/10 through 2/11	83,752,948	0	0	19	133,530	0	424,758	558,288	0.67
3/11 through 2/12	88,171,503	4	362,262	20	151,814	334,148	529,883	1,378,107	1.56
5 YR. TOTAL	412,063,694	9	507,544	94	1,253,249	429,229	3,090,501	5,280,523	1.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		45%	0.427		58%	0.854		1.28	
Pure Premium Indicated by National Relativity		27%	0.525		21%	0.865		1.39	
Pure Premium Present on Rate Level		28%	0.568		21%	0.849		1.42	
Pure Premium Derived by Formula			0.493			0.855		1.35	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3632		MACHINE SHOP NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	111,118,037	9	495,338	69	640,555	1,117,521	1,600,481	3,853,895	3.47
3/08 through 2/09	108,732,177	8	897,415	55	741,136	1,355,885	1,360,225	4,354,661	4.01
3/09 through 2/10	104,707,947	4	512,443	43	462,212	904,062	952,439	2,831,156	2.70
3/10 through 2/11	98,286,668	2	299,974	41	587,375	241,072	1,218,204	2,346,625	2.39
3/11 through 2/12	109,048,241	5	393,829	44	881,403	525,914	1,648,674	3,449,820	3.16
5 YR. TOTAL	531,893,070	28	2,598,999	252	3,312,681	4,144,454	6,780,023	16,836,157	3.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	1.111	91%	2.054	3.17			
Pure Premium Indicated by National Relativity		18%	0.996	4%	1.610	2.61			
Pure Premium Present on Rate Level		19%	1.049	5%	1.976	3.03			
Pure Premium Derived by Formula		1.079		2.032		3.11			

CLASS 3634		VALVE MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	10,493,084	0	0	1	32,923	0	85,273	118,196	1.13
3/08 through 2/09	12,480,535	0	0	2	15,830	0	57,300	73,130	0.59
3/09 through 2/10	11,768,103	0	0	3	19,670	0	198,212	217,882	1.85
3/10 through 2/11	12,246,747	0	0	0	0	0	10,604	10,604	0.09
3/11 through 2/12	14,330,119	1	11,998	3	32,067	40,370	112,162	196,597	1.37
5 YR. TOTAL	61,318,588	1	11,998	9	100,490	40,370	463,551	616,409	1.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.183	30%	0.822	1.01			
Pure Premium Indicated by National Relativity		39%	0.604	35%	0.902	1.51			
Pure Premium Present on Rate Level		39%	0.663	35%	1.105	1.77			
Pure Premium Derived by Formula		0.534		0.949		1.48			

CLASS 3635		GEAR MFG OR GRINDING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,788,211	0	0	2	1,130	0	25,356	26,486	0.95
3/08 through 2/09	3,142,140	0	0	2	1,270	0	30,302	31,572	1.00
3/09 through 2/10	3,430,494	0	0	1	2,625	0	32,315	34,940	1.02
3/10 through 2/11	3,339,255	1	28,621	1	5,058	12,051	33,567	79,297	2.38
3/11 through 2/12	3,883,469	0	0	1	106,787	0	94,094	200,881	5.17
5 YR. TOTAL	16,583,569	1	28,621	7	116,870	12,051	215,634	373,176	2.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.877	20%	1.373	2.25			
Pure Premium Indicated by National Relativity		42%	0.924	40%	1.435	2.36			
Pure Premium Present on Rate Level		43%	0.938	40%	1.378	2.32			
Pure Premium Derived by Formula		0.923		1.400		2.32			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3638		BALL OR ROLLER BEARING MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,116,282	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,116,282	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	0.485	47%	0.788	1.27			
Pure Premium Present on Rate Level		48%	0.575	48%	0.794	1.37			
Pure Premium Derived by Formula		0.509		0.751		1.26			

CLASS 3639		EXPLOSIVES OR AMMUNITION MFG: PROJECTILE OR SHELL MFG							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	0.544	10%	0.788	1.33			
Pure Premium Present on Rate Level		91%	0.812	90%	0.794	1.61			
Pure Premium Derived by Formula		0.788		0.793		1.58			

CLASS 3642		BATTERY MFG-DRY							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,224,626	0	0	0	0	0	0	0	0.00
3/08 through 2/09	2,033,548	0	0	0	0	0	1,255	1,255	0.06
3/09 through 2/10	2,610,726	0	0	1	34,507	0	22,698	57,205	2.19
3/10 through 2/11	1,708,440	0	0	1	3,100	0	27,111	30,211	1.77
3/11 through 2/12	615,626	0	0	0	0	0	1,388	1,388	0.23
5 YR. TOTAL	8,192,966	0	0	2	37,607	0	52,452	90,059	1.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.459	11%	0.640	1.10			
Pure Premium Indicated by National Relativity		35%	0.442	37%	0.714	1.16			
Pure Premium Present on Rate Level		57%	0.404	52%	0.593	1.00			
Pure Premium Derived by Formula		0.422		0.643		1.07			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 3643		ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	28,854,240	0	0	4	96,962	0	128,355	225,317	0.78
3/08 through 2/09	28,005,838	2	96,626	9	201,986	95,752	241,637	636,001	2.27
3/09 through 2/10	44,154,192	1	40,091	11	145,039	28,530	264,190	477,850	1.08
3/10 through 2/11	56,721,876	3	203,816	16	904,864	211,331	390,542	1,710,553	3.02
3/11 through 2/12	66,671,123	2	214,806	13	156,123	283,116	269,612	923,657	1.39
5 YR. TOTAL	224,407,269	8	555,339	53	1,504,974	618,729	1,294,336	3,973,378	1.77
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	0.918		47%	0.852		1.77	
Pure Premium Indicated by National Relativity		29%	0.751		26%	1.156		1.91	
Pure Premium Present on Rate Level		29%	0.890		27%	0.921		1.81	
Pure Premium Derived by Formula			0.861			0.950		1.81	

CLASS 3647		BATTERY MFG-STORAGE							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,246,527	0	0	0	0	0	37,129	37,129	0.45
3/08 through 2/09	2,315,262	0	0	2	92,225	0	190,732	282,957	12.22
3/09 through 2/10	10,488	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,572,277	0	0	2	92,225	0	227,861	320,086	3.03
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		12%	0.872		16%	2.155		3.03	
Pure Premium Indicated by National Relativity		44%	0.696		42%	1.348		2.04	
Pure Premium Present on Rate Level		44%	0.796		42%	1.313		2.11	
Pure Premium Derived by Formula			0.761			1.462		2.22	

CLASS 3648		AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,216,397	0	0	0	0	0	0	0	0.00
3/08 through 2/09	226,484	0	0	0	0	0	0	0	0.00
3/09 through 2/10	191,893	0	0	0	0	0	0	0	0.00
3/10 through 2/11	97,839	0	0	0	0	0	732	732	0.75
3/11 through 2/12	197,335	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,929,948	0	0	0	0	0	732	732	0.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		5%	0.000		6%	0.038		0.04	
Pure Premium Indicated by National Relativity		47%	0.464		47%	0.832		1.30	
Pure Premium Present on Rate Level		48%	0.447		47%	0.667		1.11	
Pure Premium Derived by Formula			0.433			0.707		1.14	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3681		TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	267,575,021	11	650,384	44	490,668	985,449	1,046,951	3,173,452	1.19
3/08 through 2/09	276,473,120	15	739,279	44	745,588	647,049	908,793	3,040,709	1.10
3/09 through 2/10	292,963,762	5	454,806	39	636,661	381,170	741,946	2,214,583	0.76
3/10 through 2/11	339,278,222	10	915,049	35	680,043	543,394	1,013,211	3,151,697	0.93
3/11 through 2/12	337,200,551	2	35,284	25	243,294	37,394	547,978	863,950	0.26
5 YR. TOTAL	1,513,490,676	43	2,794,802	187	2,796,254	2,594,456	4,258,879	12,444,391	0.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.369	82%	0.453	0.82			
Pure Premium Indicated by National Relativity		17%	0.263	9%	0.473	0.74			
Pure Premium Present on Rate Level		18%	0.403	9%	0.546	0.95			
Pure Premium Derived by Formula		0.357		0.463		0.82			

CLASS 3685		INSTRUMENT MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	192,323,190	1	4,486	32	204,906	13,049	668,966	891,407	0.46
3/08 through 2/09	209,224,264	7	281,351	49	292,828	294,437	824,469	1,693,085	0.81
3/09 through 2/10	205,762,415	3	156,217	49	500,182	214,649	1,166,401	2,037,449	0.99
3/10 through 2/11	263,836,958	4	209,422	66	292,039	128,118	1,374,941	2,004,520	0.76
3/11 through 2/12	241,640,801	9	437,806	47	236,087	499,531	708,793	1,882,217	0.78
5 YR. TOTAL	1,112,787,628	24	1,089,282	243	1,526,042	1,149,784	4,743,570	8,508,678	0.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	0.235	73%	0.530	0.77			
Pure Premium Indicated by National Relativity		26%	0.298	13%	0.549	0.85			
Pure Premium Present on Rate Level		26%	0.258	14%	0.551	0.81			
Pure Premium Derived by Formula		0.257		0.535		0.79			

CLASS 3719		OIL STILL ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	56,963,386	0	0	8	145,081	0	200,475	345,556	0.61
3/08 through 2/09	16,481,412	0	0	1	13,332	0	37,942	51,274	0.31
3/09 through 2/10	8,429,019	1	3,078	2	4,067	1,504	17,160	25,809	0.31
3/10 through 2/11	18,694,494	0	0	3	126,925	0	144,545	271,474	1.45
3/11 through 2/12	13,172,775	1	71,989	0	0	76,678	8,807	157,470	1.20
5 YR. TOTAL	113,741,086	2	75,067	14	289,405	78,182	408,929	851,583	0.75
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.320	28%	0.428	0.75			
Pure Premium Indicated by National Relativity		37%	0.569	36%	0.741	1.31			
Pure Premium Present on Rate Level		38%	0.492	36%	0.523	1.02			
Pure Premium Derived by Formula		0.477		0.575		1.05			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3724		MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	193,620,797	14	958,878	68	776,089	1,908,825	1,531,410	5,175,202	2.67
3/08 through 2/09	183,897,940	16	1,414,950	70	1,888,598	1,300,206	2,336,167	6,939,921	3.77
3/09 through 2/10	174,717,103	9	1,019,789	60	936,451	1,911,071	1,767,683	5,634,994	3.23
3/10 through 2/11	190,726,615	10	832,273	55	2,059,161	659,851	1,965,737	5,517,022	2.89
3/11 through 2/12	226,156,117	10	863,815	71	1,169,830	1,153,870	1,770,680	4,958,195	2.19
5 YR. TOTAL	969,118,572	59	5,089,705	324	6,830,129	6,933,823	9,371,677	28,225,334	2.91
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		91%	1.230		100%	1.683		2.91	
Pure Premium Indicated by National Relativity		4%	1.266		0%	1.793		3.06	
Pure Premium Present on Rate Level		5%	1.475		0%	1.810		3.29	
Pure Premium Derived by Formula			1.244			1.683		2.93	

CLASS 3726		BOILER INSTALLATION OR REPAIR-STEAM							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	26,479,127	0	0	9	213,585	0	318,448	532,033	2.01
3/08 through 2/09	45,411,043	2	389,943	11	326,361	492,613	528,875	1,737,792	3.83
3/09 through 2/10	15,314,773	0	0	6	200,455	0	742,847	943,302	6.16
3/10 through 2/11	10,772,331	1	32,570	0	0	51,952	57,080	141,602	1.31
3/11 through 2/12	8,279,163	0	0	4	150,986	0	128,847	279,833	3.38
5 YR. TOTAL	106,256,437	3	422,513	30	891,387	544,565	1,776,097	3,634,562	3.42
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		38%	1.237		48%	2.184		3.42	
Pure Premium Indicated by National Relativity		31%	1.231		26%	1.541		2.77	
Pure Premium Present on Rate Level		31%	1.508		26%	2.079		3.59	
Pure Premium Derived by Formula			1.319			1.990		3.31	

CLASS 3803		AUTOMOBILE WHEEL MFG-METAL-NOT CAST							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	42,619	0	0	0	0	0	0	0	0.00
3/10 through 2/11	62,908	0	0	0	0	0	1,554	1,554	2.47
3/11 through 2/12	40,368	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	145,895	0	0	0	0	0	1,554	1,554	1.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		2%	0.000		3%	1.065		1.07	
Pure Premium Indicated by National Relativity		30%	1.225		32%	1.497		2.72	
Pure Premium Present on Rate Level		68%	0.850		65%	1.125		1.98	
Pure Premium Derived by Formula			0.946			1.242		2.19	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3807		AUTOMOBILE RADIATOR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	542,291	0	0	0	0	0	1,483	1,483	0.27
3/08 through 2/09	835,380	0	0	0	0	0	0	0	0.00
3/09 through 2/10	707,706	0	0	0	0	0	0	0	0.00
3/10 through 2/11	884,948	0	0	1	6,425	0	6,248	12,673	1.43
3/11 through 2/12	1,217,686	0	0	1	2,470	0	5,760	8,230	0.68
5 YR. TOTAL	4,188,011	0	0	2	8,895	0	13,491	22,386	0.53
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.212	11%	0.322	0.53			
Pure Premium Indicated by National Relativity		46%	0.783	44%	0.988	1.77			
Pure Premium Present on Rate Level		46%	0.802	45%	1.278	2.08			
Pure Premium Derived by Formula		0.746		1.045		1.79			

CLASS 3808		AUTOMOBILE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	797,745	0	0	0	0	0	1,174	1,174	0.15
3/08 through 2/09	1,229,110	0	0	0	0	0	611	611	0.05
3/09 through 2/10	1,364,042	1	68,917	0	0	53,954	1,960	124,831	9.15
3/10 through 2/11	945,217	0	0	0	0	0	2,502	2,502	0.27
3/11 through 2/12	308,543	0	0	1	120	0	2,426	2,546	0.83
5 YR. TOTAL	4,644,657	1	68,917	1	120	53,954	8,673	131,664	2.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.486	14%	1.348	2.83			
Pure Premium Indicated by National Relativity		44%	1.149	43%	1.484	2.63			
Pure Premium Present on Rate Level		44%	1.810	43%	2.122	3.93			
Pure Premium Derived by Formula		1.480		1.739		3.22			

CLASS 3821		AUTOMOBILE RECYCLING & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,871,352	2	143,761	11	29,003	58,216	117,348	348,328	3.93
3/08 through 2/09	10,629,577	0	0	9	189,773	0	142,190	331,963	3.12
3/09 through 2/10	9,788,872	3	37,834	13	65,852	75,913	289,819	469,418	4.80
3/10 through 2/11	11,306,351	1	45,910	7	77,956	260,887	200,532	585,285	5.18
3/11 through 2/12	10,383,818	1	65,654	11	164,760	71,292	266,503	568,209	5.47
5 YR. TOTAL	50,979,970	7	293,159	51	527,344	466,308	1,016,392	2,303,203	4.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.609	41%	2.908	4.52			
Pure Premium Indicated by National Relativity		34%	2.070	29%	3.447	5.52			
Pure Premium Present on Rate Level		35%	1.820	30%	2.780	4.60			
Pure Premium Derived by Formula		1.840		3.026		4.87			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3822		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,765,462	0	0	2	18,950	0	25,441	44,391	1.61
3/08 through 2/09	2,687,589	0	0	4	107,356	0	198,188	305,544	11.37
3/09 through 2/10	2,416,323	0	0	2	1,342	0	19,119	20,461	0.85
3/10 through 2/11	2,850,657	0	0	2	1,037	0	20,750	21,787	0.76
3/11 through 2/12	10,619	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,730,650	0	0	10	128,685	0	263,498	392,183	3.66
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		18%	1.199	22%	2.456			3.66	
Pure Premium Indicated by National Relativity		41%	1.612	39%	2.710			4.32	
Pure Premium Present on Rate Level		41%	2.129	39%	2.720			4.85	
Pure Premium Derived by Formula		1.750		2.658				4.41	

CLASS 3824		AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	23,871,833	1	61,016	21	135,958	32,868	360,237	590,079	2.47
3/08 through 2/09	19,687,105	1	48,690	19	123,956	155,864	375,344	703,854	3.58
3/09 through 2/10	17,633,428	2	69,831	18	241,885	34,422	429,704	775,842	4.40
3/10 through 2/11	20,471,251	0	0	11	190,332	0	311,453	501,785	2.45
3/11 through 2/12	25,922,295	1	35,121	19	243,697	36,489	520,466	835,773	3.23
5 YR. TOTAL	107,585,912	5	214,658	88	935,828	259,643	1,997,204	3,407,333	3.17
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	1.069	50%	2.098			3.17	
Pure Premium Indicated by National Relativity		31%	1.599	25%	2.730			4.33	
Pure Premium Present on Rate Level		32%	1.347	25%	2.217			3.56	
Pure Premium Derived by Formula		1.322		2.286				3.61	

CLASS 3826		AIRCRAFT ENGINE MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,324,446	0	0	4	22,727	0	107,624	130,351	3.92
3/08 through 2/09	3,654,692	0	0	1	2,081	0	14,042	16,123	0.44
3/09 through 2/10	3,264,915	0	0	4	48,551	0	76,713	125,264	3.84
3/10 through 2/11	3,308,950	1	52,587	0	0	32,445	18,406	103,438	3.13
3/11 through 2/12	3,116,114	1	82,006	0	0	113,544	1,293	196,843	6.32
5 YR. TOTAL	16,669,117	2	134,593	9	73,359	145,989	218,078	572,019	3.43
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	1.248	14%	2.184			3.43	
Pure Premium Indicated by National Relativity		44%	0.302	43%	0.342			0.64	
Pure Premium Present on Rate Level		45%	0.406	43%	0.590			1.00	
Pure Premium Derived by Formula		0.453		0.707				1.16	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3827		AUTOMOBILE ENGINE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	455,386	0	0	0	0	0	0	0	0.00
3/08 through 2/09	161,019	0	0	0	0	0	0	0	0.00
3/09 through 2/10	1,194,449	1	36,595	0	0	44,760	10,849	92,204	7.72
3/10 through 2/11	692,917	0	0	0	0	0	0	0	0.00
3/11 through 2/12	782,979	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,286,750	1	36,595	0	0	44,760	10,849	92,204	2.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.113	9%	1.692	2.81			
Pure Premium Indicated by National Relativity		46%	0.688	45%	1.172	1.86			
Pure Premium Present on Rate Level		47%	0.667	46%	0.936	1.60			
Pure Premium Derived by Formula		0.708		1.110		1.82			

CLASS 3830		AIRPLANE MFG							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	71,380,275	3	3,196	3	5,154	47,764	60,915	117,029	0.16
3/08 through 2/09	79,295,288	2	2,199	4	46,722	8,480	192,831	250,232	0.32
3/09 through 2/10	76,554,527	2	216,741	3	20,356	147,177	105,279	489,553	0.64
3/10 through 2/11	90,444,491	0	0	5	73,553	0	207,168	280,721	0.31
3/11 through 2/12	101,719,965	0	0	3	27,129	0	116,052	143,181	0.14
5 YR. TOTAL	419,394,546	7	222,136	18	172,914	203,421	682,245	1,280,716	0.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.094	43%	0.211	0.31			
Pure Premium Indicated by National Relativity		33%	0.420	28%	0.642	1.06			
Pure Premium Present on Rate Level		34%	0.256	29%	0.398	0.65			
Pure Premium Derived by Formula		0.257		0.386		0.64			

CLASS 3851		MOTORCYCLE MFG OR ASSEMBLY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	883,628	0	0	0	0	0	1,352	1,352	0.15
3/08 through 2/09	446,540	0	0	0	0	0	0	0	0.00
3/09 through 2/10	188,783	0	0	0	0	0	0	0	0.00
3/10 through 2/11	72,820	0	0	0	0	0	0	0	0.00
3/11 through 2/12	95,920	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,687,691	0	0	0	0	0	1,352	1,352	0.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	8%	0.080	0.08			
Pure Premium Indicated by National Relativity		46%	1.420	46%	2.035	3.46			
Pure Premium Present on Rate Level		47%	1.165	46%	1.610	2.78			
Pure Premium Derived by Formula		1.201		1.683		2.88			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 3865		BABY CARRIAGE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,418,248	0	0	0	0	0	5,431	5,431	0.16
3/08 through 2/09	4,982,515	0	0	2	12,993	0	37,668	50,661	1.02
3/09 through 2/10	2,302,801	0	0	0	0	0	0	0	0.00
3/10 through 2/11	2,923,235	0	0	1	952	0	5,725	6,677	0.23
3/11 through 2/12	6,198,128	0	0	1	16,216	0	64,618	80,834	1.31
5 YR. TOTAL	19,824,927	0	0	4	30,161	0	113,442	143,603	0.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	0.152	16%	0.572	0.72			
Pure Premium Indicated by National Relativity		24%	0.290	25%	1.170	1.46			
Pure Premium Present on Rate Level		64%	0.435	59%	0.736	1.17			
Pure Premium Derived by Formula		0.366		0.818		1.18			

CLASS 3881		CAR MFG-RAILROAD-& DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,801,895	0	0	4	3,884	0	25,094	28,978	0.43
3/08 through 2/09	5,933,512	0	0	0	0	0	15,443	15,443	0.26
3/09 through 2/10	1,818,993	0	0	2	10,625	0	38,071	48,696	2.68
3/10 through 2/11	1,513,996	0	0	1	2,700	0	9,194	11,894	0.79
3/11 through 2/12	2,108,019	0	0	3	29,276	0	56,525	85,801	4.07
5 YR. TOTAL	18,176,415	0	0	10	46,485	0	144,327	190,812	1.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.256	21%	0.794	1.05			
Pure Premium Indicated by National Relativity		41%	1.668	39%	2.239	3.91			
Pure Premium Present on Rate Level		42%	1.201	40%	1.508	2.71			
Pure Premium Derived by Formula		1.232		1.643		2.88			

CLASS 4000		SAND OR GRAVEL DIGGING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	45,332,135	5	400,036	39	439,579	634,563	687,787	2,161,965	4.77
3/08 through 2/09	36,994,642	3	276,929	26	943,172	438,913	716,307	2,375,321	6.42
3/09 through 2/10	31,441,106	1	131,155	30	727,510	403,544	930,906	2,193,115	6.98
3/10 through 2/11	30,769,773	3	355,729	23	484,710	438,594	1,306,453	2,585,486	8.40
3/11 through 2/12	32,732,792	2	241,507	26	520,226	167,389	711,011	1,640,133	5.01
5 YR. TOTAL	177,270,448	14	1,405,356	144	3,115,197	2,083,003	4,352,464	10,956,020	6.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	2.550	66%	3.630	6.18			
Pure Premium Indicated by National Relativity		22%	1.876	17%	2.776	4.65			
Pure Premium Present on Rate Level		23%	2.363	17%	2.828	5.19			
Pure Premium Derived by Formula		2.359		3.348		5.71			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4021		BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,850,621	1	476	6	97,663	21,705	181,385	301,229	2.34
3/08 through 2/09	7,849,937	2	43,868	2	51,515	33,791	225,767	354,941	4.52
3/09 through 2/10	7,899,276	1	12,414	3	48,225	46,663	158,282	265,584	3.36
3/10 through 2/11	7,783,901	1	29,574	6	51,485	24,182	218,464	323,705	4.16
3/11 through 2/12	7,472,766	1	66,717	1	82,219	43,988	49,276	242,200	3.24
5 YR. TOTAL	43,856,501	6	153,049	18	331,107	170,329	833,174	1,487,659	3.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.104	34%	2.288	3.39			
Pure Premium Indicated by National Relativity		36%	1.554	33%	2.073	3.63			
Pure Premium Present on Rate Level		37%	1.493	33%	2.122	3.62			
Pure Premium Derived by Formula		1.410		2.162		3.57			

CLASS 4024		REFRACTORY PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,462,961	0	0	0	0	0	1,732	1,732	0.07
3/08 through 2/09	2,870,303	0	0	0	0	0	1,245	1,245	0.04
3/09 through 2/10	1,299,862	0	0	0	0	0	3,969	3,969	0.31
3/10 through 2/11	1,676,529	0	0	2	19,200	0	16,165	35,365	2.11
3/11 through 2/12	2,036,906	0	0	2	47,449	0	86,133	133,582	6.56
5 YR. TOTAL	10,346,561	0	0	4	66,649	0	109,244	175,893	1.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.644	17%	1.056	1.70			
Pure Premium Indicated by National Relativity		41%	1.129	41%	2.053	3.18			
Pure Premium Present on Rate Level		46%	1.103	42%	1.642	2.75			
Pure Premium Derived by Formula		1.054		1.711		2.77			

CLASS 4034		CONCRETE PRODUCTS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	62,785,403	3	45,205	42	823,610	42,180	972,404	1,883,399	3.00
3/08 through 2/09	45,703,052	9	615,013	29	638,949	1,374,819	912,994	3,541,775	7.75
3/09 through 2/10	42,517,192	6	351,712	25	421,886	384,657	751,563	1,909,818	4.49
3/10 through 2/11	44,073,900	2	89,577	26	488,888	115,373	935,954	1,629,792	3.70
3/11 through 2/12	43,296,031	6	478,792	28	389,036	432,700	792,000	2,092,528	4.83
5 YR. TOTAL	238,375,578	26	1,580,299	150	2,762,369	2,349,729	4,364,915	11,057,312	4.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	1.822	74%	2.817	4.64			
Pure Premium Indicated by National Relativity		21%	2.043	13%	3.235	5.28			
Pure Premium Present on Rate Level		21%	1.876	13%	2.677	4.55			
Pure Premium Derived by Formula		1.880		2.853		4.73			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 4036		PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,971,663	1	40,260	1	37,309	34,369	33,767	145,705	2.44
3/08 through 2/09	6,164,985	0	0	4	65,391	0	102,138	167,529	2.72
3/09 through 2/10	4,620,785	0	0	1	16,139	0	36,197	52,336	1.13
3/10 through 2/11	5,275,268	0	0	1	66,061	0	47,632	113,693	2.16
3/11 through 2/12	4,437,101	0	0	0	0	0	2,623	2,623	0.06
5 YR. TOTAL	26,469,802	1	40,260	7	184,900	34,369	222,357	481,886	1.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.851	21%	0.970	1.82			
Pure Premium Indicated by National Relativity		41%	0.666	39%	1.000	1.67			
Pure Premium Present on Rate Level		42%	0.779	40%	0.990	1.77			
Pure Premium Derived by Formula		0.745		0.990		1.74			

CLASS 4038		PLASTER STATUARY OR ORNAMENT MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,203,425	0	0	0	0	0	2,307	2,307	0.19
3/08 through 2/09	1,081,425	0	0	0	0	0	0	0	0.00
3/09 through 2/10	1,096,247	1	93,416	1	5,860	96,847	14,695	210,818	19.23
3/10 through 2/11	1,269,412	0	0	0	0	0	1,756	1,756	0.14
3/11 through 2/12	1,207,663	1	29,021	1	261	25,113	2,065	56,460	4.68
5 YR. TOTAL	5,858,172	2	122,437	2	6,121	121,960	20,823	271,341	4.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	2.195	13%	2.437	4.63			
Pure Premium Indicated by National Relativity		28%	0.641	29%	1.141	1.78			
Pure Premium Present on Rate Level		62%	1.034	58%	1.331	2.37			
Pure Premium Derived by Formula		1.040		1.420		2.46			

CLASS 4053		POTTERY MFG: CHINA OR TABLEWARE							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	167,348	0	0	0	0	0	228	228	0.14
3/08 through 2/09	148,470	0	0	0	0	0	934	934	0.63
3/09 through 2/10	154,644	0	0	0	0	0	0	0	0.00
3/10 through 2/11	140,492	0	0	0	0	0	0	0	0.00
3/11 through 2/12	147,795	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	758,749	0	0	0	0	0	1,162	1,162	0.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	6%	0.153	0.15			
Pure Premium Indicated by National Relativity		21%	0.426	22%	0.741	1.17			
Pure Premium Present on Rate Level		74%	1.249	72%	1.460	2.71			
Pure Premium Derived by Formula		1.014		1.223		2.24			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 4061		POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND MOLDED OR CAST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	319,944	0	0	0	0	0	0	0	0.00
3/08 through 2/09	408,532	0	0	0	0	0	1,877	1,877	0.46
3/09 through 2/10	327,852	0	0	0	0	0	899	899	0.27
3/10 through 2/11	241,884	0	0	0	0	0	0	0	0.00
3/11 through 2/12	414,513	0	0	1	5,361	0	26,228	31,589	7.62
5 YR. TOTAL	1,712,725	0	0	1	5,361	0	29,004	34,365	2.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.313	8%	1.693	2.01			
Pure Premium Indicated by National Relativity		22%	0.961	23%	1.281	2.24			
Pure Premium Present on Rate Level		71%	1.306	69%	1.511	2.82			
Pure Premium Derived by Formula		1.161		1.473		2.63			

CLASS 4062		POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,021,235	0	0	0	0	0	5,883	5,883	0.08
3/08 through 2/09	4,389,837	0	0	0	0	0	3,601	3,601	0.08
3/09 through 2/10	4,791,207	0	0	0	0	0	27,270	27,270	0.57
3/10 through 2/11	4,605,323	0	0	2	34,759	0	55,583	90,342	1.96
3/11 through 2/12	1,817,075	0	0	1	9,549	0	10,562	20,111	1.11
5 YR. TOTAL	22,624,677	0	0	3	44,308	0	102,899	147,207	0.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.196	18%	0.455	0.65			
Pure Premium Indicated by National Relativity		43%	0.601	41%	1.075	1.68			
Pure Premium Present on Rate Level		44%	0.520	41%	0.828	1.35			
Pure Premium Derived by Formula		0.513		0.862		1.38			

CLASS 4101		GLASS MFG-& DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	773,637	0	0	0	0	0	4,302	4,302	0.56
3/08 through 2/09	590,091	1	40,690	1	8,824	21,657	27,007	98,178	16.64
3/09 through 2/10	971,156	0	0	2	373,199	0	289,916	663,115	68.28
3/10 through 2/11	600,738	0	0	0	0	0	4,143	4,143	0.69
3/11 through 2/12	485,540	0	0	0	0	0	1,588	1,588	0.33
5 YR. TOTAL	3,421,162	1	40,690	3	382,023	21,657	326,956	771,326	22.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	12.356	11%	10.190	22.55			
Pure Premium Indicated by National Relativity		46%	0.950	44%	1.540	2.49			
Pure Premium Present on Rate Level		46%	1.009	45%	1.512	2.52			
Pure Premium Derived by Formula		1.890		2.479		4.37			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 4109		INTEGRATED CIRCUIT MFG.							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	83,800	0	0	0	0	0	0	0	0.00
3/11 through 2/12	81,368,047	2	24,938	1	1,064	55,244	17,394	98,640	0.12
5 YR. TOTAL	81,451,847	2	24,938	1	1,064	55,244	17,394	98,640	0.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.032	21%	0.089	0.12			
Pure Premium Indicated by National Relativity		8%	0.099	8%	0.166	0.27			
Pure Premium Present on Rate Level		76%	0.237	71%	0.329	0.57			
Pure Premium Derived by Formula		0.193		0.266		0.46			

CLASS 4110		ELECTRIC BULB MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	1,633,750	0	0	0	0	0	0	0	0.00
3/11 through 2/12	14,268,423	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	15,902,173	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	11%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.049	6%	0.270	0.32			
Pure Premium Present on Rate Level		85%	0.301	83%	0.364	0.67			
Pure Premium Derived by Formula		0.259		0.318		0.58			

CLASS 4111		GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,560,993	0	0	1	389	0	3,410	3,799	0.15
3/08 through 2/09	2,630,671	0	0	1	18,007	0	5,422	23,429	0.89
3/09 through 2/10	2,440,212	0	0	0	0	0	5,124	5,124	0.21
3/10 through 2/11	2,543,765	0	0	0	0	0	2,168	2,168	0.09
3/11 through 2/12	3,163,791	1	150,359	1	3,207	113,649	17,748	284,963	9.01
5 YR. TOTAL	13,339,432	1	150,359	3	21,603	113,649	33,872	319,483	2.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.289	14%	1.106	2.40			
Pure Premium Indicated by National Relativity		38%	0.610	40%	0.899	1.51			
Pure Premium Present on Rate Level		50%	0.690	46%	0.738	1.43			
Pure Premium Derived by Formula		0.731		0.854		1.59			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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COLORADO

EFFECTIVE 1/1/2015

CLASS 4112 + +		INCANDESCENT LAMP MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	46,196,123	0	0	3	3,849	0	40,679	44,528	0.10
3/08 through 2/09	17,020,494	0	0	0	0	0	0	0	0.00
3/09 through 2/10	16,107,874	0	0	0	0	0	1,584	1,584	0.01
3/10 through 2/11	13,781,875	0	0	0	0	0	2,112	2,112	0.02
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	93,106,366	0	0	3	3,849	0	44,375	48,224	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.004	23%	0.048	0.05			
Pure Premium Indicated by National Relativity		40%	0.319	38%	0.463	0.78			
Pure Premium Present on Rate Level		41%	0.301	39%	0.364	0.67			
Pure Premium Derived by Formula		0.252		0.329		0.58			

CLASS 4113		GLASS MFG-CUT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	77,350	0	0	0	0	0	0	0	0.00
3/10 through 2/11	107,251	0	0	0	0	0	0	0	0.00
3/11 through 2/12	97,472	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	282,073	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		18%	0.696	19%	0.816	1.51			
Pure Premium Present on Rate Level		79%	0.800	78%	0.825	1.63			
Pure Premium Derived by Formula		0.757		0.799		1.56			

CLASS 4114		GLASSWARE MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,778,408	0	0	1	5,802	0	40,294	46,096	0.33
3/08 through 2/09	13,365,790	0	0	3	31,862	0	119,530	151,392	1.13
3/09 through 2/10	13,389,303	1	62,481	2	23,679	77,062	67,896	231,118	1.73
3/10 through 2/11	14,038,171	1	85,889	2	17,561	137,382	44,318	285,150	2.03
3/11 through 2/12	14,855,788	0	0	2	3,822	0	28,994	32,816	0.22
5 YR. TOTAL	69,427,460	2	148,370	10	82,726	214,444	301,032	746,572	1.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.333	32%	0.742	1.08			
Pure Premium Indicated by National Relativity		37%	0.909	34%	1.382	2.29			
Pure Premium Present on Rate Level		38%	0.801	34%	1.114	1.92			
Pure Premium Derived by Formula		0.724		1.086		1.81			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4130		GLASS MERCHANT							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	21,730,579	1	77,837	12	114,048	15,371	359,277	566,533	2.61
3/08 through 2/09	18,176,151	2	194,205	14	174,211	457,240	386,029	1,211,685	6.67
3/09 through 2/10	17,422,796	0	0	14	250,626	0	463,060	713,686	4.10
3/10 through 2/11	15,491,703	1	13,319	8	38,141	26,263	207,614	285,337	1.84
3/11 through 2/12	15,485,474	0	0	10	306,071	0	587,636	893,707	5.77
5 YR. TOTAL	88,306,703	4	285,361	58	883,097	498,874	2,003,616	3,670,948	4.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.323	45%	2.834	4.16			
Pure Premium Indicated by National Relativity		33%	1.245	27%	2.153	3.40			
Pure Premium Present on Rate Level		33%	1.304	28%	2.047	3.35			
Pure Premium Derived by Formula		1.291		2.430		3.72			

CLASS 4131		MIRROR MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,991,732	0	0	0	0	0	16,923	16,923	0.85
3/08 through 2/09	1,657,437	1	129	2	4,624	14,805	46,878	66,436	4.01
3/09 through 2/10	123	0	0	0	0	0	0	0	0.00
3/10 through 2/11	121,203	0	0	0	0	0	0	0	0.00
3/11 through 2/12	2,180,725	0	0	2	14,649	0	13,291	27,940	1.28
5 YR. TOTAL	5,951,220	1	129	4	19,273	14,805	77,092	111,299	1.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.326	14%	1.544	1.87			
Pure Premium Indicated by National Relativity		28%	0.757	30%	1.659	2.42			
Pure Premium Present on Rate Level		62%	0.991	56%	1.626	2.62			
Pure Premium Derived by Formula		0.859		1.624		2.48			

CLASS 4133		CATHEDRAL OR ART GLASS WINDOW MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	540,864	0	0	0	0	0	617	617	0.11
3/08 through 2/09	590,194	0	0	0	0	0	255	255	0.04
3/09 through 2/10	425,316	0	0	0	0	0	1,443	1,443	0.34
3/10 through 2/11	480,578	0	0	1	27,439	0	22,043	49,482	10.30
3/11 through 2/12	407,989	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,444,941	0	0	1	27,439	0	24,358	51,797	2.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.122	9%	0.996	2.12			
Pure Premium Indicated by National Relativity		20%	0.561	21%	0.858	1.42			
Pure Premium Present on Rate Level		74%	0.681	70%	1.232	1.91			
Pure Premium Derived by Formula		0.683		1.132		1.82			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4149		OPTICAL GOODS MFG. NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	11,785,817	0	0	2	1,813	0	3,837	5,650	0.05
3/11 through 2/12	28,595,560	1	33,347	5	28,227	59,238	97,320	218,132	0.76
5 YR. TOTAL	40,381,377	1	33,347	7	30,040	59,238	101,157	223,782	0.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.157	15%	0.397	0.55			
Pure Premium Indicated by National Relativity		17%	0.088	18%	0.227	0.32			
Pure Premium Present on Rate Level		72%	0.187	67%	0.301	0.49			
Pure Premium Derived by Formula		0.167		0.302		0.47			

CLASS 4150 + +		OPTICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	127,937,026	1	30,370	24	103,562	20,206	381,178	535,316	0.42
3/08 through 2/09	104,822,818	0	0	14	46,265	0	205,840	252,105	0.24
3/09 through 2/10	97,451,528	0	0	4	81,872	0	83,838	165,710	0.17
3/10 through 2/11	88,869,421	5	131,803	6	33,252	155,294	121,250	441,599	0.50
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	419,080,793	6	162,173	48	264,951	175,500	792,106	1,394,730	0.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.102	39%	0.231	0.33			
Pure Premium Indicated by National Relativity		35%	0.260	30%	0.432	0.69			
Pure Premium Present on Rate Level		36%	0.187	31%	0.301	0.49			
Pure Premium Derived by Formula		0.188		0.313		0.50			

CLASS 4206		PULP MFG-GROUND WOOD PROCESS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		32%	0.964	34%	1.893	2.86			
Pure Premium Present on Rate Level		68%	1.147	66%	1.618	2.77			
Pure Premium Derived by Formula		1.088		1.712		2.80			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4207		PULP MFG-CHEMICAL PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	69,040	0	0	0	0	0	1,000	1,000	1.45
3/09 through 2/10	91,550	0	0	0	0	0	0	0	0.00
3/10 through 2/11	174,510	0	0	1	10,847	0	24,865	35,712	20.46
3/11 through 2/12	113,596	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	448,696	0	0	1	10,847	0	25,865	36,712	8.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	2.417	3%	5.764	8.18			
Pure Premium Indicated by National Relativity		45%	0.694	47%	0.746	1.44			
Pure Premium Present on Rate Level		52%	0.468	50%	0.637	1.11			
Pure Premium Derived by Formula		0.628		0.842		1.47			

CLASS 4239		PAPER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	670,489	0	0	0	0	0	934	934	0.14
3/08 through 2/09	545,259	0	0	0	0	0	1,579	1,579	0.29
3/09 through 2/10	769,752	0	0	0	0	0	1,699	1,699	0.22
3/10 through 2/11	1,893,055	0	0	0	0	0	6,143	6,143	0.33
3/11 through 2/12	4,784,783	0	0	5	55,147	0	144,089	199,236	4.16
5 YR. TOTAL	8,663,338	0	0	5	55,147	0	154,444	209,591	2.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.637	13%	1.783	2.42			
Pure Premium Indicated by National Relativity		44%	0.915	43%	1.125	2.04			
Pure Premium Present on Rate Level		45%	0.778	44%	0.991	1.77			
Pure Premium Derived by Formula		0.823		1.152		1.98			

CLASS 4240		BOX MFG-SET-UP PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,928,590	0	0	0	0	0	8,256	8,256	0.43
3/08 through 2/09	124,512	0	0	1	219	0	5,126	5,345	4.29
3/09 through 2/10	95,236	0	0	0	0	0	0	0	0.00
3/10 through 2/11	162,105	0	0	0	0	0	3,894	3,894	2.40
3/11 through 2/12	411,807	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,722,250	0	0	1	219	0	17,276	17,495	0.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.008	9%	0.635	0.64			
Pure Premium Indicated by National Relativity		37%	0.662	40%	1.211	1.87			
Pure Premium Present on Rate Level		57%	0.672	51%	1.203	1.88			
Pure Premium Derived by Formula		0.628		1.155		1.78			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 4243		BOX MFG-FOLDING PAPER-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,251,929	2	131,649	1	12,344	204,962	24,219	373,174	2.82
3/08 through 2/09	17,953,881	0	0	1	1,105	0	36,943	38,048	0.21
3/09 through 2/10	16,923,716	1	8,310	2	9,269	54,154	39,595	111,328	0.66
3/10 through 2/11	10,160,239	0	0	4	120,695	0	223,104	343,799	3.38
3/11 through 2/12	9,770,250	1	104,584	2	3,554	101,010	24,098	233,246	2.39
5 YR. TOTAL	68,060,015	4	244,543	10	146,967	360,126	347,959	1,099,595	1.62
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		23%	0.575		30%	1.040		1.62	
Pure Premium Indicated by National Relativity		38%	0.722		35%	1.193		1.92	
Pure Premium Present on Rate Level		39%	0.625		35%	0.986		1.61	
Pure Premium Derived by Formula			0.650			1.075		1.73	

CLASS 4244		CORRUGATED OR FIBER BOARD CONTAINER MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	27,643,151	0	0	5	21,098	0	96,910	118,008	0.43
3/08 through 2/09	25,443,365	0	0	7	10,085	0	82,269	92,354	0.36
3/09 through 2/10	27,432,016	1	4,876	8	89,140	0	338,951	432,967	1.58
3/10 through 2/11	28,564,336	0	0	4	63,777	0	169,558	233,335	0.82
3/11 through 2/12	27,655,235	2	42,081	7	104,807	100,623	372,943	620,454	2.24
5 YR. TOTAL	136,738,103	3	46,957	31	288,907	100,623	1,060,631	1,497,118	1.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		30%	0.246		41%	0.849		1.10	
Pure Premium Indicated by National Relativity		35%	0.837		29%	1.353		2.19	
Pure Premium Present on Rate Level		35%	0.645		30%	1.035		1.68	
Pure Premium Derived by Formula			0.593			1.051		1.64	

CLASS 4250		PAPER COATING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,706	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	107,650	0	0	0	0	0	0	0	0.00
3/11 through 2/12	527,787	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	638,143	0	0	0	0	0	0	0	0.00
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		3%	0.000		4%	0.000		0.00	
Pure Premium Indicated by National Relativity		48%	0.606		48%	0.899		1.51	
Pure Premium Present on Rate Level		49%	0.578		48%	0.820		1.40	
Pure Premium Derived by Formula			0.574			0.825		1.40	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4251		STATIONERY MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,498,115	1	66,300	2	48,977	80,147	89,932	285,356	4.39
3/08 through 2/09	5,397,244	0	0	2	9,199	0	29,855	39,054	0.72
3/09 through 2/10	3,764,744	1	88,313	3	46,325	137,709	43,792	316,139	8.40
3/10 through 2/11	3,627,203	0	0	1	10,709	0	61,689	72,398	2.00
3/11 through 2/12	2,954,013	0	0	0	0	0	12,036	12,036	0.41
5 YR. TOTAL	22,241,319	2	154,613	8	115,210	217,856	237,304	724,983	3.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.213	23%	2.046	3.26			
Pure Premium Indicated by National Relativity		41%	0.929	38%	1.584	2.51			
Pure Premium Present on Rate Level		42%	1.008	39%	1.493	2.50			
Pure Premium Derived by Formula			1.010		1.655	2.67			

CLASS 4263		FIBER GOODS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	773,988	0	0	1	15,099	0	20,841	35,940	4.64
3/08 through 2/09	310,500	0	0	1	20,808	0	19,846	40,654	13.09
3/09 through 2/10	346,026	0	0	0	0	0	382	382	0.11
3/10 through 2/11	198,724	0	0	0	0	0	0	0	0.00
3/11 through 2/12	235,789	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,865,027	0	0	2	35,907	0	41,069	76,976	4.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	1.925	9%	2.202	4.13			
Pure Premium Indicated by National Relativity		46%	0.772	45%	1.382	2.15			
Pure Premium Present on Rate Level		47%	1.118	46%	1.541	2.66			
Pure Premium Derived by Formula			1.015		1.529	2.54			

CLASS 4273		BAG MFG. - PLASTIC OR PAPER							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,019,505	0	0	3	3,060	0	30,778	33,838	1.68
3/08 through 2/09	2,145,028	0	0	3	40,908	0	121,419	162,327	7.57
3/09 through 2/10	2,272,331	0	0	5	39,051	0	136,244	175,295	7.72
3/10 through 2/11	2,271,093	0	0	1	2,048	0	29,243	31,291	1.38
3/11 through 2/12	2,210,101	1	47,313	2	6,732	58,169	51,758	163,972	7.42
5 YR. TOTAL	10,918,058	1	47,313	14	91,799	58,169	369,442	566,723	5.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		12%	1.274	18%	3.917	5.19			
Pure Premium Indicated by National Relativity		44%	0.763	41%	1.332	2.10			
Pure Premium Present on Rate Level		44%	0.809	41%	1.707	2.52			
Pure Premium Derived by Formula			0.845		1.951	2.80			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4279		PAPER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,186,006	0	0	2	5,866	0	36,699	42,565	0.69
3/08 through 2/09	5,537,423	0	0	2	25,523	0	54,292	79,815	1.44
3/09 through 2/10	5,713,706	0	0	2	3,007	0	24,108	27,115	0.48
3/10 through 2/11	6,463,610	0	0	3	13,113	0	43,147	56,260	0.87
3/11 through 2/12	5,930,484	0	0	2	7,270	0	23,533	30,803	0.52
5 YR. TOTAL	29,831,229	0	0	11	54,779	0	181,779	236,558	0.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.184	22%	0.609	0.79			
Pure Premium Indicated by National Relativity		41%	0.811	39%	1.379	2.19			
Pure Premium Present on Rate Level		42%	0.676	39%	1.062	1.74			
Pure Premium Derived by Formula			0.648		1.086	1.73			

CLASS 4282		DRESS PATTERN MFG-PAPER							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	421,637	0	0	0	0	0	0	0	0.00
3/08 through 2/09	347,346	0	0	0	0	0	234	234	0.07
3/09 through 2/10	313,729	0	0	0	0	0	0	0	0.00
3/10 through 2/11	320,531	0	0	0	0	0	0	0	0.00
3/11 through 2/12	351,225	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,754,468	0	0	0	0	0	234	234	0.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	6%	0.013	0.01			
Pure Premium Indicated by National Relativity		13%	0.216	14%	0.718	0.93			
Pure Premium Present on Rate Level		81%	0.938	80%	0.787	1.73			
Pure Premium Derived by Formula			0.788		0.731	1.52			

CLASS 4283		BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,480,046	0	0	0	0	0	404	404	0.01
3/08 through 2/09	3,315,361	0	0	0	0	0	1,896	1,896	0.06
3/09 through 2/10	4,339,281	0	0	1	497	0	5,162	5,659	0.13
3/10 through 2/11	4,825,055	1	41,296	1	35,301	23,469	53,338	153,404	3.18
3/11 through 2/12	4,976,354	0	0	0	0	0	2,761	2,761	0.06
5 YR. TOTAL	20,936,097	1	41,296	2	35,798	23,469	63,561	164,124	0.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.368	19%	0.416	0.78			
Pure Premium Indicated by National Relativity		37%	0.631	39%	0.983	1.61			
Pure Premium Present on Rate Level		48%	0.731	42%	0.999	1.73			
Pure Premium Derived by Formula			0.640		0.882	1.52			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4299		PRINTING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	146,848,460	5	710,428	65	633,357	1,003,410	1,182,321	3,529,516	2.40
3/08 through 2/09	129,234,207	4	310,692	47	420,862	351,865	971,617	2,055,036	1.59
3/09 through 2/10	114,340,197	6	503,995	51	457,131	402,696	1,069,275	2,433,097	2.13
3/10 through 2/11	110,893,186	3	307,707	37	556,647	299,144	874,378	2,037,876	1.84
3/11 through 2/12	106,900,784	6	231,837	31	333,091	190,161	888,452	1,643,541	1.54
5 YR. TOTAL	608,216,834	24	2,064,659	231	2,401,088	2,247,276	4,986,043	11,699,066	1.92
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		56%	0.734	76%		1.189		1.92	
Pure Premium Indicated by National Relativity		22%	0.676	12%		1.137		1.81	
Pure Premium Present on Rate Level		22%	0.676	12%		1.120		1.80	
Pure Premium Derived by Formula			0.708			1.174		1.88	

CLASS 4304		NEWSPAPER PUBLISHING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	43,855,196	3	80,871	34	218,779	35,516	634,496	969,662	2.21
3/08 through 2/09	32,762,108	1	32,497	32	220,016	15,471	591,502	859,486	2.62
3/09 through 2/10	27,595,408	1	87,743	18	205,824	67,332	335,138	696,037	2.52
3/10 through 2/11	25,188,515	3	104,000	12	104,597	241,878	212,246	662,721	2.63
3/11 through 2/12	22,809,826	1	14,373	16	192,168	37,766	355,522	599,829	2.63
5 YR. TOTAL	152,211,053	9	319,484	112	941,384	397,963	2,128,904	3,787,735	2.49
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		39%	0.828	54%		1.660		2.49	
Pure Premium Indicated by National Relativity		30%	1.244	23%		2.206		3.45	
Pure Premium Present on Rate Level		31%	1.116	23%		1.921		3.04	
Pure Premium Derived by Formula			1.042			1.846		2.89	

CLASS 4307		BOOKBINDING							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,843,152	0	0	1	145,398	0	354,451	499,849	17.58
3/08 through 2/09	2,524,214	0	0	1	7,181	0	44,332	51,513	2.04
3/09 through 2/10	2,850,422	0	0	1	31,718	0	76,218	107,936	3.79
3/10 through 2/11	1,641,258	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,442,477	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	11,301,523	0	0	3	184,297	0	475,001	659,298	5.83
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	1.631	16%		4.203		5.83	
Pure Premium Indicated by National Relativity		44%	0.673	42%		1.055		1.73	
Pure Premium Present on Rate Level		45%	0.590	42%		1.204		1.79	
Pure Premium Derived by Formula			0.741			1.621		2.36	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 4351		PHOTOENGRAVING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,183,354	0	0	2	12,311	0	23,760	36,071	1.13
3/08 through 2/09	2,849,980	0	0	0	0	0	7,996	7,996	0.28
3/09 through 2/10	2,923,465	0	0	1	313	0	16,508	16,821	0.58
3/10 through 2/11	2,741,200	0	0	2	13,442	0	44,898	58,340	2.13
3/11 through 2/12	3,628,199	0	0	1	837	0	20,923	21,760	0.60
5 YR. TOTAL	15,326,198	0	0	6	26,903	0	114,085	140,988	0.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.176	13%	0.744	0.92			
Pure Premium Indicated by National Relativity		24%	0.357	25%	0.453	0.81			
Pure Premium Present on Rate Level		67%	0.289	62%	0.521	0.81			
Pure Premium Derived by Formula		0.295		0.533		0.83			

CLASS 4352		ENGRAVING							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,976,248	0	0	1	4,495	0	4,452	8,947	0.45
3/08 through 2/09	1,859,962	0	0	0	0	0	753	753	0.04
3/09 through 2/10	1,455,637	0	0	0	0	0	0	0	0.00
3/10 through 2/11	1,574,758	0	0	2	11,856	0	33,956	45,812	2.91
3/11 through 2/12	1,668,810	0	0	0	0	0	9,107	9,107	0.55
5 YR. TOTAL	8,535,415	0	0	3	16,351	0	48,268	64,619	0.76
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.192	12%	0.566	0.76			
Pure Premium Indicated by National Relativity		32%	0.496	34%	0.904	1.40			
Pure Premium Present on Rate Level		60%	0.422	54%	0.778	1.20			
Pure Premium Derived by Formula		0.427		0.795		1.22			

CLASS 4360		MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,964,877	0	0	0	0	0	5,164	5,164	0.13
3/08 through 2/09	3,234,958	0	0	0	0	0	773	773	0.02
3/09 through 2/10	2,267,880	0	0	0	0	0	6,125	6,125	0.27
3/10 through 2/11	3,199,338	1	47,399	0	0	52,949	0	100,348	3.14
3/11 through 2/12	6,710,202	0	0	0	0	0	1,931	1,931	0.03
5 YR. TOTAL	19,377,255	1	47,399	0	0	52,949	13,993	114,341	0.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.245	13%	0.345	0.59			
Pure Premium Indicated by National Relativity		26%	0.293	27%	0.401	0.69			
Pure Premium Present on Rate Level		63%	0.332	60%	0.459	0.79			
Pure Premium Derived by Formula		0.312		0.429		0.74			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4361		PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	42,123,847	6	289,590	13	109,341	760,764	251,717	1,411,412	3.35
3/08 through 2/09	38,703,768	1	6,931	13	277,944	35,690	691,397	1,011,962	2.62
3/09 through 2/10	31,864,338	3	81,724	6	32,768	123,043	122,353	359,888	1.13
3/10 through 2/11	36,197,335	4	183,483	9	48,364	180,516	178,728	591,091	1.63
3/11 through 2/12	33,571,402	3	45,074	10	68,135	81,690	142,929	337,828	1.01
5 YR. TOTAL	182,460,690	17	606,802	51	536,552	1,181,703	1,387,124	3,712,181	2.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.627	44%	1.408	2.04			
Pure Premium Indicated by National Relativity		35%	0.327	28%	0.631	0.96			
Pure Premium Present on Rate Level		36%	0.442	28%	0.938	1.38			
Pure Premium Derived by Formula			0.455		1.059	1.51			

CLASS 4410		RUBBER GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	18,854,280	0	0	13	221,671	0	265,128	486,799	2.58
3/08 through 2/09	16,530,666	0	0	7	155,598	0	253,539	409,137	2.48
3/09 through 2/10	13,836,404	1	11,988	12	128,898	15,983	238,734	395,603	2.86
3/10 through 2/11	13,955,874	0	0	15	426,721	0	344,258	770,979	5.53
3/11 through 2/12	13,693,038	1	43,515	7	78,409	66,457	184,568	372,949	2.72
5 YR. TOTAL	76,870,262	2	55,503	54	1,011,297	82,440	1,286,227	2,435,467	3.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.388	40%	1.780	3.17			
Pure Premium Indicated by National Relativity		34%	1.143	30%	1.867	3.01			
Pure Premium Present on Rate Level		35%	1.204	30%	1.728	2.93			
Pure Premium Derived by Formula			1.240		1.791	3.03			

CLASS 4420		RUBBER TIRE MFG							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	60,303	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	20,375	0	0	0	0	0	0	0	0.00
3/11 through 2/12	94,624	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	175,302	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	4%	0.000	0.00			
Pure Premium Indicated by National Relativity		48%	1.845	48%	1.911	3.76			
Pure Premium Present on Rate Level		49%	1.838	48%	1.766	3.60			
Pure Premium Derived by Formula			1.786		1.765	3.55			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4431		MAGNETIC AND OPTICAL RECORDING MEDIA MFG.							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,193,593	0	0	1	11,603	0	21,157	32,760	2.75
3/08 through 2/09	977,185	0	0	0	0	0	0	0	0.00
3/09 through 2/10	1,504,637	0	0	0	0	0	223	223	0.02
3/10 through 2/11	1,207,654	0	0	0	0	0	1,487	1,487	0.12
3/11 through 2/12	745,860	0	0	0	0	0	5,860	5,860	0.79
5 YR. TOTAL	5,628,929	0	0	1	11,603	0	28,727	40,330	0.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.206	10%	0.510	0.72			
Pure Premium Indicated by National Relativity		36%	0.432	38%	0.857	1.29			
Pure Premium Present on Rate Level		56%	0.485	52%	0.688	1.17			
Pure Premium Derived by Formula		0.444		0.734		1.18			

CLASS 4432		PEN MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	0.361	25%	0.608	0.97			
Pure Premium Present on Rate Level		76%	0.577	75%	0.734	1.31			
Pure Premium Derived by Formula		0.525		0.703		1.23			

CLASS 4439		LACQUER OR VARNISH MANUFACTURING							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	26,683	0	0	0	0	0	0	0	0.00
3/08 through 2/09	73,248	0	0	0	0	0	0	0	0.00
3/09 through 2/10	105,496	0	0	0	0	0	0	0	0.00
3/10 through 2/11	10,000	0	0	0	0	0	0	0	0.00
3/11 through 2/12	85,928	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	301,355	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	0.561	21%	1.054	1.62			
Pure Premium Present on Rate Level		77%	0.700	76%	1.000	1.70			
Pure Premium Derived by Formula		0.651		0.981		1.63			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4452		PLASTICS MFG: FABRICATED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	24,835,549	1	1,217	11	154,058	4,193	255,783	415,251	1.67
3/08 through 2/09	20,178,389	2	62,267	7	53,617	25,790	158,012	299,686	1.49
3/09 through 2/10	19,504,446	2	317,235	11	208,575	496,833	497,395	1,520,038	7.79
3/10 through 2/11	24,661,843	4	221,080	13	137,648	334,897	475,549	1,169,174	4.74
3/11 through 2/12	29,725,232	1	49,583	19	139,883	80,198	308,676	578,340	1.95
5 YR. TOTAL	118,905,459	10	651,382	61	693,781	941,911	1,695,415	3,982,489	3.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	1.131	46%	2.218	3.35			
Pure Premium Indicated by National Relativity		33%	0.929	27%	1.650	2.58			
Pure Premium Present on Rate Level		33%	0.963	27%	1.576	2.54			
Pure Premium Derived by Formula		1.009		1.891		2.90			

CLASS 4459		PLASTICS MFG: SHEETS, RODS, OR TUBES							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,143,915	0	0	6	41,405	0	179,618	221,023	3.09
3/08 through 2/09	7,686,819	2	66,387	10	181,329	452,746	341,217	1,041,679	13.55
3/09 through 2/10	9,194,110	1	39,535	4	58,627	45,259	134,239	277,660	3.02
3/10 through 2/11	10,005,602	0	0	11	264,350	0	316,716	581,066	5.81
3/11 through 2/12	10,533,551	1	16,192	10	117,875	18,135	215,900	368,102	3.50
5 YR. TOTAL	44,563,997	4	122,114	41	663,586	516,140	1,187,690	2,489,530	5.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		24%	1.763	36%	3.823	5.59			
Pure Premium Indicated by National Relativity		38%	0.806	32%	1.361	2.17			
Pure Premium Present on Rate Level		38%	1.122	32%	2.264	3.39			
Pure Premium Derived by Formula		1.156		2.536		3.69			

CLASS 4470		CABLE MFG-INSULATED ELECTRICAL							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,977,484	0	0	2	49,122	0	89,655	138,777	7.02
3/08 through 2/09	1,163,347	1	24,651	1	11,597	39,427	18,114	93,789	8.06
3/09 through 2/10	2,042,256	0	0	0	0	0	3,379	3,379	0.17
3/10 through 2/11	1,708,119	0	0	0	0	0	3,359	3,359	0.20
3/11 through 2/12	1,470,855	0	0	0	0	0	4,877	4,877	0.33
5 YR. TOTAL	8,362,061	1	24,651	3	60,719	39,427	119,384	244,181	2.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	1.021	14%	1.899	2.92			
Pure Premium Indicated by National Relativity		44%	0.672	43%	1.091	1.76			
Pure Premium Present on Rate Level		45%	0.784	43%	1.160	1.94			
Pure Premium Derived by Formula		0.761		1.234		2.00			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4484		PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	66,534,565	4	143,204	36	601,327	131,656	1,042,990	1,919,177	2.88
3/08 through 2/09	74,506,189	5	126,336	24	266,001	139,040	508,510	1,039,887	1.40
3/09 through 2/10	80,470,996	6	340,295	34	261,367	401,885	670,679	1,674,226	2.08
3/10 through 2/11	96,913,899	10	530,271	50	716,027	867,908	1,346,427	3,460,633	3.57
3/11 through 2/12	72,596,243	7	507,249	23	382,336	369,077	658,274	1,916,936	2.64
5 YR. TOTAL	391,021,892	32	1,647,355	167	2,227,058	1,909,566	4,226,880	10,010,859	2.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		52%	0.991	73%	1.569	2.56			
Pure Premium Indicated by National Relativity		24%	0.801	13%	1.469	2.27			
Pure Premium Present on Rate Level		24%	0.863	14%	1.547	2.41			
Pure Premium Derived by Formula		0.915		1.553		2.47			

CLASS 4493		FABRIC COATING OR IMPREGNATING NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	421,017	0	0	1	9,292	0	51,627	60,919	14.47
3/10 through 2/11	2,312,159	0	0	2	11,877	0	20,093	31,970	1.38
3/11 through 2/12	1,977,280	0	0	0	0	0	14,603	14,603	0.74
5 YR. TOTAL	4,710,456	0	0	3	21,169	0	86,323	107,492	2.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.449	12%	1.833	2.28			
Pure Premium Indicated by National Relativity		42%	0.742	44%	1.279	2.02			
Pure Premium Present on Rate Level		49%	0.873	44%	1.383	2.26			
Pure Premium Derived by Formula		0.780		1.391		2.17			

CLASS 4511		ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	205,718,789	2	111,801	19	223,151	17,270	628,791	981,013	0.48
3/08 through 2/09	213,137,523	2	92,867	18	222,524	230,319	471,415	1,017,125	0.48
3/09 through 2/10	231,907,723	2	104,007	15	315,624	176,322	789,749	1,385,702	0.60
3/10 through 2/11	275,873,365	2	429,015	10	65,117	169,016	328,948	992,096	0.36
3/11 through 2/12	299,724,858	1	2	14	88,731	2,253	372,909	463,895	0.16
5 YR. TOTAL	1,226,362,258	9	737,692	76	915,147	595,180	2,591,812	4,839,831	0.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	0.135	61%	0.260	0.40			
Pure Premium Indicated by National Relativity		25%	0.207	19%	0.373	0.58			
Pure Premium Present on Rate Level		25%	0.254	20%	0.318	0.57			
Pure Premium Derived by Formula		0.183		0.293		0.48			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4557		INK MFG							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,466,749	0	0	1	1,461	0	7,987	9,448	0.21
3/08 through 2/09	4,402,252	0	0	1	361	0	6,930	7,291	0.17
3/09 through 2/10	4,362,627	0	0	1	11,777	0	40,965	52,742	1.21
3/10 through 2/11	4,280,677	0	0	1	121	0	4,247	4,368	0.10
3/11 through 2/12	4,457,706	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	21,970,011	0	0	4	13,720	0	60,129	73,849	0.34
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.062	18%	0.274	0.34			
Pure Premium Indicated by National Relativity		43%	0.717	41%	1.245	1.96			
Pure Premium Present on Rate Level		43%	0.545	41%	0.861	1.41			
Pure Premium Derived by Formula		0.551		0.913		1.46			

CLASS 4558		PAINT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,572,832	1	73,223	6	37,766	43,614	81,130	235,733	2.75
3/08 through 2/09	7,372,295	0	0	3	24,665	0	62,238	86,903	1.18
3/09 through 2/10	6,539,664	0	0	2	558	0	15,879	16,437	0.25
3/10 through 2/11	5,267,984	0	0	2	36,161	0	40,749	76,910	1.46
3/11 through 2/12	6,237,394	0	0	2	4,951	0	14,409	19,360	0.31
5 YR. TOTAL	33,990,169	1	73,223	15	104,101	43,614	214,405	435,343	1.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.522	23%	0.759	1.28			
Pure Premium Indicated by National Relativity		41%	0.482	38%	0.910	1.39			
Pure Premium Present on Rate Level		42%	0.628	39%	0.964	1.59			
Pure Premium Derived by Formula		0.550		0.896		1.45			

CLASS 4568		SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,152,839	0	0	0	0	0	421	421	0.01
3/08 through 2/09	2,921,718	0	0	0	0	0	0	0	0.00
3/09 through 2/10	2,772,356	0	0	1	4,303	0	13,612	17,915	0.65
3/10 through 2/11	2,706,719	0	0	1	12,749	0	52,249	64,998	2.40
3/11 through 2/12	3,518,359	0	0	1	70,473	0	46,739	117,212	3.33
5 YR. TOTAL	15,071,991	0	0	3	87,525	0	113,021	200,546	1.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		14%	0.581	17%	0.750	1.33			
Pure Premium Indicated by National Relativity		37%	0.721	40%	0.995	1.72			
Pure Premium Present on Rate Level		49%	0.921	43%	1.104	2.03			
Pure Premium Derived by Formula		0.799		1.000		1.80			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4581		PHOSPHATE WORKS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		34%	0.206	36%	0.480	0.69			
Pure Premium Present on Rate Level		66%	0.412	64%	0.642	1.05			
Pure Premium Derived by Formula		0.342		0.584		0.93			

CLASS 4583		FERTILIZER MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,335,144	0	0	3	71,024	0	129,943	200,967	3.17
3/08 through 2/09	7,273,230	0	0	2	1,433	0	34,789	36,222	0.50
3/09 through 2/10	6,736,929	1	13,875	6	77,853	28,249	155,819	275,796	4.09
3/10 through 2/11	7,480,790	1	112,746	6	66,734	46,910	163,004	389,394	5.21
3/11 through 2/12	11,327,854	0	0	8	128,784	0	291,733	420,517	3.71
5 YR. TOTAL	39,153,947	2	126,621	25	345,828	75,159	775,288	1,322,896	3.38
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.207	34%	2.172	3.38			
Pure Premium Indicated by National Relativity		37%	1.499	33%	2.833	4.33			
Pure Premium Present on Rate Level		38%	1.451	33%	2.319	3.77			
Pure Premium Derived by Formula		1.408		2.439		3.85			

CLASS 4611		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	64,270,491	4	83,545	19	87,958	204,728	267,756	643,987	1.00
3/08 through 2/09	66,953,821	2	35,935	18	173,141	83,038	315,384	607,498	0.91
3/09 through 2/10	66,041,249	2	35,239	18	97,787	50,811	273,934	457,771	0.69
3/10 through 2/11	76,663,507	2	6,342	10	64,372	41,745	244,448	356,907	0.47
3/11 through 2/12	78,497,795	2	52,697	12	220,117	41,773	410,981	725,568	0.93
5 YR. TOTAL	352,426,863	12	213,758	77	643,375	422,095	1,512,503	2,791,731	0.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		33%	0.243	47%	0.549	0.79			
Pure Premium Indicated by National Relativity		33%	0.320	26%	0.538	0.86			
Pure Premium Present on Rate Level		34%	0.317	27%	0.580	0.90			
Pure Premium Derived by Formula		0.294		0.555		0.85			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4635		OXYGEN OR HYDROGEN MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	29,752,115	1	22,271	16	315,711	8,806	437,839	784,627	2.64
3/08 through 2/09	28,527,333	0	0	6	108,304	0	179,329	287,633	1.01
3/09 through 2/10	27,351,937	0	0	7	89,840	0	207,165	297,005	1.09
3/10 through 2/11	27,841,463	1	176,390	6	43,678	358,658	177,645	756,371	2.72
3/11 through 2/12	29,385,489	1	4	10	197,627	21,448	300,535	519,614	1.77
5 YR. TOTAL	142,858,337	3	198,665	45	755,160	388,912	1,302,513	2,645,250	1.85
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		33%	0.668	43%	1.184			1.85	
Pure Premium Indicated by National Relativity		33%	0.999	28%	1.528			2.53	
Pure Premium Present on Rate Level		34%	0.768	29%	1.127			1.90	
Pure Premium Derived by Formula		0.811		1.264				2.08	

CLASS 4653		GLUE MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	1,133,328	0	0	1	690	0	6,053	6,743	0.60
3/08 through 2/09	1,143,176	0	0	0	0	0	1,640	1,640	0.14
3/09 through 2/10	624,855	0	0	0	0	0	0	0	0.00
3/10 through 2/11	677,692	0	0	0	0	0	3,966	3,966	0.59
3/11 through 2/12	948,653	0	0	0	0	0	677	677	0.07
5 YR. TOTAL	4,527,704	0	0	1	690	0	12,336	13,026	0.29
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.015	10%	0.272			0.29	
Pure Premium Indicated by National Relativity		27%	0.570	28%	1.454			2.02	
Pure Premium Present on Rate Level		66%	0.589	62%	0.876			1.47	
Pure Premium Derived by Formula		0.544		0.977				1.52	

CLASS 4665		RENDERING WORKS NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	2,586,904	0	0	0	0	0	12,448	12,448	0.48
3/08 through 2/09	2,466,809	0	0	0	0	0	8,648	8,648	0.35
3/09 through 2/10	2,451,556	0	0	1	2,275	0	22,053	24,328	0.99
3/10 through 2/11	2,418,052	0	0	1	11,489	0	53,894	65,383	2.70
3/11 through 2/12	2,916,701	0	0	0	0	0	2,844	2,844	0.10
5 YR. TOTAL	12,840,022	0	0	2	13,764	0	99,887	113,651	0.89
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.107	24%	0.778			0.89	
Pure Premium Indicated by National Relativity		40%	2.788	38%	3.949			6.74	
Pure Premium Present on Rate Level		41%	2.135	38%	2.956			5.09	
Pure Premium Derived by Formula		2.011		2.811				4.82	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4670		COTTONSEED OIL MFG-MECHANICAL & DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		21%	2.451	22%	8.380	10.83			
Pure Premium Present on Rate Level		79%	1.641	78%	2.627	4.27			
Pure Premium Derived by Formula		1.811		3.893		5.70			

CLASS 4683		OIL MFG-VEGETABLE-NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,278,164	0	0	1	16,673	0	79,814	96,487	7.55
3/08 through 2/09	646,971	0	0	0	0	0	0	0	0.00
3/09 through 2/10	1,225,192	0	0	0	0	0	3,158	3,158	0.26
3/10 through 2/11	797,975	0	0	1	27,404	0	18,248	45,652	5.72
3/11 through 2/12	817,777	0	0	3	34,105	0	43,003	77,108	9.43
5 YR. TOTAL	4,766,079	0	0	5	78,182	0	144,223	222,405	4.67
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	1.640	13%	3.026	4.67			
Pure Premium Indicated by National Relativity		43%	1.509	43%	2.064	3.57			
Pure Premium Present on Rate Level		48%	0.955	44%	1.583	2.54			
Pure Premium Derived by Formula		1.255		1.977		3.23			

CLASS 4686		OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	347,389	0	0	0	0	0	0	0	0.00
3/09 through 2/10	232,651	0	0	2	253,704	0	331,513	585,217	251.54
3/10 through 2/11	10,000	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	590,040	0	0	2	253,704	0	331,513	585,217	99.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	42.998	5%	56.185	99.18			
Pure Premium Indicated by National Relativity		36%	0.643	38%	1.053	1.70			
Pure Premium Present on Rate Level		61%	0.651	57%	1.291	1.94			
Pure Premium Derived by Formula		1.919		3.945		5.86			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4692		DENTAL LABORATORY							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	22,096,089	0	0	6	10,034	0	48,110	58,144	0.26
3/08 through 2/09	22,975,157	0	0	3	64,098	0	64,507	128,605	0.56
3/09 through 2/10	21,382,132	0	0	2	952	0	27,810	28,762	0.13
3/10 through 2/11	22,337,729	0	0	3	70,925	0	100,247	171,172	0.77
3/11 through 2/12	22,264,986	1	39,220	1	2,419	8,877	50,922	101,438	0.46
5 YR. TOTAL	111,056,093	1	39,220	15	148,428	8,877	291,596	488,121	0.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	0.169	22%	0.271	0.44			
Pure Premium Indicated by National Relativity		41%	0.189	39%	0.273	0.46			
Pure Premium Present on Rate Level		42%	0.200	39%	0.279	0.48			
Pure Premium Derived by Formula		0.190		0.275		0.47			

CLASS 4693		PHARMACEUTICAL OR SURGICAL GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,377,645	0	0	5	51,866	0	102,028	153,894	1.15
3/08 through 2/09	23,882,916	0	0	6	122,977	0	257,956	380,933	1.60
3/09 through 2/10	21,159,615	0	0	3	25,897	0	61,671	87,568	0.41
3/10 through 2/11	78,740,491	1	8,000	3	48,872	28,619	150,997	236,488	0.30
3/11 through 2/12	82,369,349	0	0	1	9,904	0	23,750	33,654	0.04
5 YR. TOTAL	219,530,016	1	8,000	18	259,516	28,619	596,402	892,537	0.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	0.122	30%	0.285	0.41			
Pure Premium Indicated by National Relativity		39%	0.251	35%	0.465	0.72			
Pure Premium Present on Rate Level		39%	0.192	35%	0.306	0.50			
Pure Premium Derived by Formula		0.200		0.355		0.56			

CLASS 4703		CORN PRODUCTS MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,022	0	0	0	0	0	0	0	0.00
3/08 through 2/09	918,742	0	0	0	0	0	0	0	0.00
3/09 through 2/10	473,275	0	0	0	0	0	0	0	0.00
3/10 through 2/11	114,359	0	0	0	0	0	0	0	0.00
3/11 through 2/12	63,198	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,571,596	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.000	7%	0.000	0.00			
Pure Premium Indicated by National Relativity		47%	0.772	46%	1.139	1.91			
Pure Premium Present on Rate Level		48%	0.748	47%	1.012	1.76			
Pure Premium Derived by Formula		0.722		1.000		1.72			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4717		BUTTER SUBSTITUTE MFG							
Industry Group: Manufacturing Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	682,235	1	13,442	4	7,653	23,950	22,464	67,509	9.90
3/09 through 2/10	1,567,437	1	8,952	3	14,512	25,604	28,233	77,301	4.93
3/10 through 2/11	599,318	0	0	1	31,881	0	34,691	66,572	11.11
3/11 through 2/12	133,762	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,982,752	2	22,394	8	54,046	49,554	85,388	211,382	7.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	2.563	10%	4.524	7.09			
Pure Premium Indicated by National Relativity		25%	0.624	26%	1.430	2.05			
Pure Premium Present on Rate Level		68%	0.790	64%	1.493	2.28			
Pure Premium Derived by Formula		0.873		1.780		2.65			

CLASS 4720		SOAP OR SYNTHETIC DETERGENT MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,174,194	0	0	0	0	0	7,208	7,208	0.33
3/08 through 2/09	2,583,722	0	0	1	568	0	14,425	14,993	0.58
3/09 through 2/10	1,932,342	0	0	1	71,989	0	167,776	239,765	12.41
3/10 through 2/11	1,708,448	0	0	0	0	0	2,090	2,090	0.12
3/11 through 2/12	1,864,100	0	0	1	278	0	32,974	33,252	1.78
5 YR. TOTAL	10,262,806	0	0	3	72,835	0	224,473	297,308	2.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.710	16%	2.187	2.90			
Pure Premium Indicated by National Relativity		44%	0.683	42%	1.172	1.86			
Pure Premium Present on Rate Level		45%	0.746	42%	1.421	2.17			
Pure Premium Derived by Formula		0.714		1.439		2.15			

CLASS 4740		OIL REFINING-PETROLEUM-& DRIVERS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	39,540,533	0	0	6	33,180	0	150,971	184,151	0.47
3/08 through 2/09	48,249,960	1	35,447	2	16,255	23,669	38,883	114,254	0.24
3/09 through 2/10	51,812,084	1	110,186	2	30,897	759,972	89,009	990,064	1.91
3/10 through 2/11	62,911,412	1	104,154	2	329,463	253,889	81,407	768,913	1.22
3/11 through 2/12	66,495,590	2	303,878	3	35,581	820,993	73,939	1,234,391	1.86
5 YR. TOTAL	269,009,579	5	553,665	15	445,376	1,858,523	434,209	3,291,773	1.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.371	44%	0.852	1.22			
Pure Premium Indicated by National Relativity		34%	0.315	28%	0.466	0.78			
Pure Premium Present on Rate Level		34%	0.379	28%	0.637	1.02			
Pure Premium Derived by Formula		0.355		0.684		1.04			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 4741		ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,820,925	0	0	2	515	0	11,650	12,165	0.25
3/08 through 2/09	4,348,528	0	0	3	29,779	0	70,446	100,225	2.31
3/09 through 2/10	4,662,750	0	0	1	28,423	0	23,560	51,983	1.12
3/10 through 2/11	4,290,060	1	83,437	6	108,682	165,880	140,029	498,028	11.61
3/11 through 2/12	4,297,167	0	0	2	3,922	0	21,138	25,060	0.58
5 YR. TOTAL	22,419,430	1	83,437	14	171,321	165,880	266,823	687,461	3.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	1.136	21%	1.930	3.07			
Pure Premium Indicated by National Relativity		42%	0.702	39%	1.088	1.79			
Pure Premium Present on Rate Level		42%	0.762	40%	1.269	2.03			
Pure Premium Derived by Formula		0.797		1.337		2.13			

CLASS 4751		SYNTHETIC RUBBER MFG							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	744,023	0	0	0	0	0	0	0	0.00
3/08 through 2/09	754,075	0	0	0	0	0	0	0	0.00
3/09 through 2/10	672,875	0	0	0	0	0	0	0	0.00
3/10 through 2/11	791,017	0	0	0	0	0	677	677	0.09
3/11 through 2/12	578,963	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	3,540,953	0	0	0	0	0	677	677	0.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	10%	0.019	0.02			
Pure Premium Indicated by National Relativity		36%	0.620	38%	1.620	2.24			
Pure Premium Present on Rate Level		57%	0.577	52%	1.344	1.92			
Pure Premium Derived by Formula		0.552		1.316		1.87			

CLASS 4761		EXPLOSIVES OR AMMUNITION MFG.: FIREWORKS MFG. & DRIVERS.							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	394,495	0	0	0	0	0	638	638	0.16
3/08 through 2/09	331,617	0	0	0	0	0	1,298	1,298	0.39
3/09 through 2/10	203,899	0	0	1	9,279	0	12,353	21,632	10.61
3/10 through 2/11	142,155	0	0	0	0	0	0	0	0.00
3/11 through 2/12	443,750	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,515,916	0	0	1	9,279	0	14,289	23,568	1.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.612	8%	0.943	1.56			
Pure Premium Indicated by National Relativity		8%	1.266	8%	3.914	5.18			
Pure Premium Present on Rate Level		85%	1.432	84%	1.504	2.94			
Pure Premium Derived by Formula		1.361		1.652		3.01			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4771		EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	426,220	0	0	0	0	0	0	0	0.00
3/08 through 2/09	413,935	0	0	0	0	0	0	0	0.00
3/09 through 2/10	3,147,742	0	0	1	12,811	0	9,856	22,667	0.72
3/10 through 2/11	3,835,261	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,946,329	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	9,769,487	0	0	1	12,811	0	9,856	22,667	0.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.131	15%	0.101	0.23			
Pure Premium Indicated by National Relativity		44%	1.002	42%	1.884	2.89			
Pure Premium Present on Rate Level		45%	0.704	43%	1.161	1.87			
Pure Premium Derived by Formula		0.772		1.306		2.08			

CLASS 4777		EXPLOSIVES DISTRIBUTORS & DRIVERS							
Industry Group: Manufacturing Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,630,744	1	104,853	1	8,986	172,510	22,172	308,521	18.92
3/08 through 2/09	2,003,606	0	0	0	0	0	4,233	4,233	0.21
3/09 through 2/10	1,976,708	0	0	0	0	0	0	0	0.00
3/10 through 2/11	2,028,195	0	0	1	2,629	0	20,196	22,825	1.13
3/11 through 2/12	4,848,664	0	0	0	0	0	15,068	15,068	0.31
5 YR. TOTAL	12,487,917	1	104,853	2	11,615	172,510	61,669	350,647	2.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.933	22%	1.875	2.81			
Pure Premium Indicated by National Relativity		33%	1.626	35%	2.279	3.91			
Pure Premium Present on Rate Level		51%	1.441	43%	2.319	3.76			
Pure Premium Derived by Formula		1.421		2.207		3.63			

CLASS 4825		DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	16,272,923	0	0	2	9,891	0	37,006	46,897	0.29
3/08 through 2/09	17,639,588	0	0	2	30,842	0	86,809	117,651	0.67
3/09 through 2/10	10,728,001	0	0	1	9,113	0	18,249	27,362	0.26
3/10 through 2/11	29,438,631	0	0	3	11,916	0	60,467	72,383	0.25
3/11 through 2/12	38,170,584	0	0	2	82,690	0	129,371	212,061	0.56
5 YR. TOTAL	112,249,727	0	0	10	144,452	0	331,902	476,354	0.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		19%	0.129	25%	0.296	0.43			
Pure Premium Indicated by National Relativity		40%	0.326	37%	0.498	0.82			
Pure Premium Present on Rate Level		41%	0.259	38%	0.366	0.63			
Pure Premium Derived by Formula		0.261		0.397		0.66			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4828		CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	35,297,883	1	3,924	0	0	4,729	24,274	32,927	0.09
3/08 through 2/09	22,303,505	2	28,430	3	8,034	8,265	68,056	112,785	0.51
3/09 through 2/10	38,630,165	0	0	2	12,928	0	47,344	60,272	0.16
3/10 through 2/11	15,919,873	1	1,671	3	46,842	25,020	80,807	154,340	0.97
3/11 through 2/12	40,679,717	0	0	2	7,950	0	40,004	47,954	0.12
5 YR. TOTAL	152,831,143	4	34,025	10	75,754	38,014	260,485	408,278	0.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.072	34%	0.195	0.27			
Pure Premium Indicated by National Relativity		36%	0.648	33%	0.980	1.63			
Pure Premium Present on Rate Level		36%	0.486	33%	0.610	1.10			
Pure Premium Derived by Formula		0.428		0.591		1.02			

CLASS 4829		CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS							
Industry Group: Manufacturing Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	16,035,782	1	512,493	6	44,934	89,437	79,121	725,985	4.53
3/08 through 2/09	19,162,327	0	0	2	22,610	0	49,078	71,688	0.37
3/09 through 2/10	16,003,634	1	68,752	4	21,392	51,993	67,332	209,469	1.31
3/10 through 2/11	20,459,019	0	0	1	853	0	47,795	48,648	0.24
3/11 through 2/12	15,749,920	0	0	5	124,956	0	258,690	383,646	2.44
5 YR. TOTAL	87,410,682	2	581,245	18	214,745	141,430	502,016	1,439,436	1.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.911	27%	0.736	1.65			
Pure Premium Indicated by National Relativity		37%	0.446	36%	0.638	1.08			
Pure Premium Present on Rate Level		37%	0.667	37%	0.587	1.25			
Pure Premium Derived by Formula		0.649		0.646		1.30			

CLASS 4902		SPORTING GOODS MFG NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	14,100,194	0	0	4	60,510	0	94,684	155,194	1.10
3/08 through 2/09	12,033,518	0	0	4	30,094	0	58,620	88,714	0.74
3/09 through 2/10	12,828,293	0	0	4	115,526	0	269,880	385,406	3.01
3/10 through 2/11	12,135,771	0	0	3	41,269	0	117,113	158,382	1.31
3/11 through 2/12	12,534,325	1	38,390	8	152,404	53,414	222,395	466,603	3.72
5 YR. TOTAL	63,632,101	1	38,390	23	399,803	53,414	762,692	1,254,299	1.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.689	32%	1.283	1.97			
Pure Premium Indicated by National Relativity		38%	0.810	34%	1.518	2.33			
Pure Premium Present on Rate Level		39%	0.736	34%	1.217	1.95			
Pure Premium Derived by Formula		0.753		1.340		2.09			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 4923		PHOTOGRAPHIC SUPPLIES MFG							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	72,378,689	3	118,576	10	682,866	201,085	875,701	1,878,228	2.60
3/08 through 2/09	67,168,054	2	121,593	4	13,658	82,552	211,654	429,457	0.64
3/09 through 2/10	61,578,051	0	0	3	43,947	0	163,022	206,969	0.34
3/10 through 2/11	46,747,810	0	0	4	16,673	0	81,558	98,231	0.21
3/11 through 2/12	38,255,855	1	97,456	0	0	35,020	25,526	158,002	0.41
5 YR. TOTAL	286,128,459	6	337,625	21	757,144	318,657	1,357,461	2,770,887	0.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.383	48%	0.586	0.97			
Pure Premium Indicated by National Relativity		34%	0.360	26%	0.652	1.01			
Pure Premium Present on Rate Level		34%	0.352	26%	0.740	1.09			
Pure Premium Derived by Formula		0.365		0.643		1.01			

CLASS 5020		CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,117,907	0	0	10	123,875	0	143,481	267,356	3.29
3/08 through 2/09	7,670,069	0	0	8	104,507	0	98,822	203,329	2.65
3/09 through 2/10	6,042,823	0	0	3	5,031	0	26,757	31,788	0.53
3/10 through 2/11	6,377,402	1	200,581	4	169,328	249,739	193,296	812,944	12.75
3/11 through 2/12	7,327,268	1	43,237	4	8,721	73,357	33,018	158,333	2.16
5 YR. TOTAL	35,535,469	2	243,818	29	411,462	323,096	495,374	1,473,750	4.15
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.844	31%	2.303	4.15			
Pure Premium Indicated by National Relativity		36%	1.933	34%	2.355	4.29			
Pure Premium Present on Rate Level		37%	2.026	35%	2.154	4.18			
Pure Premium Derived by Formula		1.943		2.269		4.21			

CLASS 5022		MASONRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	158,931,099	18	1,334,424	144	2,875,682	1,465,010	3,853,239	9,528,355	6.00
3/08 through 2/09	138,055,030	12	1,343,751	109	2,753,172	1,013,218	3,499,742	8,609,883	6.24
3/09 through 2/10	89,580,406	17	1,524,086	94	2,556,559	2,020,390	3,051,402	9,152,437	10.22
3/10 through 2/11	73,246,491	15	1,458,470	64	2,212,456	1,501,933	2,886,748	8,059,607	11.00
3/11 through 2/12	67,734,923	15	2,912,976	65	2,729,221	1,922,485	3,063,667	10,628,349	15.69
5 YR. TOTAL	527,547,949	77	8,573,707	476	13,127,090	7,923,036	16,354,798	45,978,631	8.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		99%	4.114	100%	4.602	8.72			
Pure Premium Indicated by National Relativity		0%	2.603	0%	3.650	6.25			
Pure Premium Present on Rate Level		1%	3.410	0%	3.912	7.32			
Pure Premium Derived by Formula		4.107		4.602		8.71			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5037		PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,216	0	0	0	0	0	0	0	0.00
3/08 through 2/09	5,947	0	0	0	0	0	0	0	0.00
3/09 through 2/10	6,866	0	0	0	0	0	0	0	0.00
3/10 through 2/11	3,531	0	0	0	0	0	0	0	0.00
3/11 through 2/12	4,881	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	22,441	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		30%	6.472	32%	7.254	13.73			
Pure Premium Present on Rate Level		67%	9.729	65%	7.375	17.10			
Pure Premium Derived by Formula		8.460		7.115		15.58			

CLASS 5040		IRON OR STEEL: ERECTION-FRAME STRUCTURES							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,445,232	5	416,511	22	660,429	368,558	722,686	2,168,184	16.13
3/08 through 2/09	11,683,219	6	895,370	11	379,283	1,355,766	826,537	3,456,956	29.59
3/09 through 2/10	9,564,915	0	0	5	292,647	0	258,129	550,776	5.76
3/10 through 2/11	7,859,803	1	18,862	9	257,692	13,456	370,918	660,928	8.41
3/11 through 2/12	11,202,038	2	279,450	6	64,531	537,976	287,517	1,169,474	10.44
5 YR. TOTAL	53,755,207	14	1,610,193	53	1,654,582	2,275,756	2,465,787	8,006,318	14.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	6.073	66%	8.821	14.89			
Pure Premium Indicated by National Relativity		23%	3.755	17%	4.693	8.45			
Pure Premium Present on Rate Level		23%	7.335	17%	9.119	16.45			
Pure Premium Derived by Formula		5.830		8.170		14.00			

CLASS 5057		IRON OR STEEL: ERECTION NOC							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	20,132,563	10	624,744	17	397,138	923,717	552,116	2,497,715	12.41
3/08 through 2/09	23,167,644	2	173,870	15	324,725	593,010	506,297	1,597,902	6.90
3/09 through 2/10	19,295,303	4	53,687	14	249,504	227,935	362,842	893,968	4.63
3/10 through 2/11	22,593,226	1	33,756	13	469,453	58,233	897,044	1,458,486	6.46
3/11 through 2/12	22,609,589	1	90,175	12	507,714	46,826	920,912	1,565,627	6.92
5 YR. TOTAL	107,798,325	18	976,232	71	1,948,534	1,849,721	3,239,211	8,013,698	7.43
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	2.713	69%	4.721	7.43			
Pure Premium Indicated by National Relativity		23%	1.777	15%	2.395	4.17			
Pure Premium Present on Rate Level		24%	3.503	16%	5.017	8.52			
Pure Premium Derived by Formula		2.687		4.419		7.11			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5059		IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,916,664	0	0	9	256,987	0	450,937	707,924	14.40
3/08 through 2/09	3,059,427	0	0	7	115,244	0	78,914	194,158	6.35
3/09 through 2/10	3,597,149	1	77,432	2	99,658	277,064	148,778	602,932	16.76
3/10 through 2/11	3,129,902	0	0	4	150,873	0	133,590	284,463	9.09
3/11 through 2/12	2,469,179	2	146,687	2	84,625	394,641	65,363	691,316	28.00
5 YR. TOTAL	17,172,321	3	224,119	24	707,387	671,705	877,582	2,480,793	14.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	5.424	42%	9.022	14.45			
Pure Premium Indicated by National Relativity		33%	5.447	29%	9.686	15.13			
Pure Premium Present on Rate Level		33%	7.096	29%	9.273	16.37			
Pure Premium Derived by Formula		5.983		9.287		15.27			

CLASS 5102		DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	43,558,234	5	544,273	26	460,707	955,823	607,675	2,568,478	5.90
3/08 through 2/09	42,903,817	1	21,447	23	148,742	47,459	350,418	568,066	1.32
3/09 through 2/10	33,249,187	3	268,398	19	442,893	1,191,217	776,495	2,679,003	8.06
3/10 through 2/11	32,095,013	2	119,183	21	592,847	48,053	849,951	1,610,034	5.02
3/11 through 2/12	32,725,894	0	0	18	572,821	0	433,521	1,006,342	3.08
5 YR. TOTAL	184,532,145	11	953,301	107	2,218,010	2,242,552	3,018,060	8,431,923	4.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	1.719	66%	2.851	4.57			
Pure Premium Indicated by National Relativity		25%	2.088	17%	2.987	5.08			
Pure Premium Present on Rate Level		25%	1.778	17%	2.668	4.45			
Pure Premium Derived by Formula		1.826		2.843		4.67			

CLASS 5146		FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	33,573,899	5	226,124	24	413,591	170,470	439,652	1,249,837	3.72
3/08 through 2/09	32,980,187	0	0	17	424,939	0	491,884	916,823	2.78
3/09 through 2/10	33,845,849	2	14,742	18	381,619	186,698	339,886	922,945	2.73
3/10 through 2/11	32,886,957	1	85,345	13	193,472	79,127	335,903	693,847	2.11
3/11 through 2/12	32,304,438	3	135,435	22	263,398	120,749	518,093	1,037,675	3.21
5 YR. TOTAL	165,591,330	11	461,646	94	1,677,019	557,044	2,125,418	4,821,127	2.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.292	58%	1.620	2.91			
Pure Premium Indicated by National Relativity		26%	1.692	21%	2.395	4.09			
Pure Premium Present on Rate Level		26%	1.769	21%	2.155	3.92			
Pure Premium Derived by Formula		1.520		1.895		3.42			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 5160		ELEVATOR ERECTION OR REPAIR							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	30,910,372	3	127,179	8	107,918	337,885	316,554	889,536	2.88
3/08 through 2/09	33,079,060	1	288,497	7	299,306	471,281	414,774	1,473,858	4.46
3/09 through 2/10	35,562,784	1	27,602	4	281,438	76,091	415,167	800,298	2.25
3/10 through 2/11	32,228,464	1	10,145	3	15,243	21,626	98,421	145,435	0.45
3/11 through 2/12	32,273,620	1	104,584	4	67,923	40,367	137,866	350,740	1.09
5 YR. TOTAL	164,054,300	7	558,007	26	771,828	947,250	1,382,782	3,659,867	2.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	0.811	47%	1.420	2.23			
Pure Premium Indicated by National Relativity		31%	0.970	26%	1.130	2.10			
Pure Premium Present on Rate Level		32%	0.907	27%	1.301	2.21			
Pure Premium Derived by Formula		0.891		1.312		2.20			

CLASS 5183		PLUMBING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	412,018,473	26	2,003,440	211	4,044,926	1,830,403	5,433,790	13,312,559	3.23
3/08 through 2/09	382,448,286	20	2,112,726	176	3,135,646	3,332,750	4,733,316	13,314,438	3.48
3/09 through 2/10	318,563,743	20	2,035,450	136	1,887,639	2,539,206	3,187,982	9,650,277	3.03
3/10 through 2/11	317,286,306	20	2,265,268	152	2,836,848	2,098,813	4,028,020	11,228,949	3.54
3/11 through 2/12	313,976,427	29	4,632,272	133	3,535,127	4,439,314	4,578,777	17,185,490	5.47
5 YR. TOTAL	1,744,293,235	115	13,049,156	808	15,440,186	14,240,486	21,961,885	64,691,713	3.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.633	100%	2.075	3.71			
Pure Premium Indicated by National Relativity		0%	1.191	0%	1.507	2.70			
Pure Premium Present on Rate Level		0%	1.473	0%	1.953	3.43			
Pure Premium Derived by Formula		1.633		2.075		3.71			

CLASS 5188		AUTOMATIC SPRINKLER INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	51,443,845	2	17,354	39	922,179	20,845	1,355,841	2,316,219	4.50
3/08 through 2/09	48,225,308	2	95,158	21	274,003	41,294	551,024	961,479	1.99
3/09 through 2/10	38,013,680	2	169,657	12	296,924	98,646	400,834	966,061	2.54
3/10 through 2/11	33,174,790	1	45,461	12	572,400	61,958	674,542	1,354,361	4.08
3/11 through 2/12	33,388,937	1	96,795	8	115,221	48,248	250,328	510,592	1.53
5 YR. TOTAL	204,246,560	8	424,425	92	2,180,727	270,991	3,232,569	6,108,712	2.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	1.275	61%	1.715	2.99			
Pure Premium Indicated by National Relativity		26%	1.468	19%	1.765	3.23			
Pure Premium Present on Rate Level		26%	1.406	20%	1.978	3.38			
Pure Premium Derived by Formula		1.359		1.777		3.14			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 5190		ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	522,756,867	27	1,663,503	215	3,132,766	3,490,326	5,740,001	14,026,596	2.68
3/08 through 2/09	480,723,788	20	1,706,639	167	3,321,755	2,686,533	4,178,878	11,893,805	2.47
3/09 through 2/10	415,152,551	15	1,265,265	124	2,938,584	1,345,916	3,732,715	9,282,480	2.24
3/10 through 2/11	389,884,977	9	478,074	97	2,601,292	484,805	4,694,894	8,259,065	2.12
3/11 through 2/12	409,854,128	12	893,390	131	2,547,543	1,364,544	3,781,831	8,587,308	2.10
5 YR. TOTAL	2,218,372,311	83	6,006,871	734	14,541,940	9,372,124	22,128,319	52,049,254	2.35
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.926	100%	1.420			2.35	
Pure Premium Indicated by National Relativity		0%	1.012	0%	1.392			2.40	
Pure Premium Present on Rate Level		0%	0.942	0%	1.418			2.36	
Pure Premium Derived by Formula		0.926		1.420				2.35	

CLASS 5191		OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	591,941,671	10	654,925	50	599,361	860,478	993,891	3,108,655	0.53
3/08 through 2/09	553,236,982	10	470,071	45	1,010,707	522,462	823,045	2,826,285	0.51
3/09 through 2/10	486,525,962	8	481,164	52	601,311	793,693	1,329,673	3,205,841	0.66
3/10 through 2/11	504,289,924	15	937,433	45	830,353	990,810	1,558,929	4,317,525	0.86
3/11 through 2/12	531,323,932	16	641,419	42	798,734	676,614	1,407,173	3,523,940	0.66
5 YR. TOTAL	2,667,318,471	59	3,185,012	234	3,840,466	3,844,057	6,112,711	16,982,246	0.64
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		72%	0.263	89%	0.373			0.64	
Pure Premium Indicated by National Relativity		14%	0.363	5%	0.521			0.88	
Pure Premium Present on Rate Level		14%	0.295	6%	0.375			0.67	
Pure Premium Derived by Formula		0.281		0.381				0.66	

CLASS 5192		VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	31,223,078	2	232,047	12	161,649	270,010	229,504	893,210	2.86
3/08 through 2/09	35,912,594	3	79,912	14	88,019	58,189	241,397	467,517	1.30
3/09 through 2/10	33,284,793	4	207,395	15	228,474	128,828	514,456	1,079,153	3.24
3/10 through 2/11	36,030,396	5	53,205	17	288,967	82,114	503,168	927,454	2.57
3/11 through 2/12	32,080,792	2	56,061	12	179,415	118,589	249,855	603,920	1.88
5 YR. TOTAL	168,531,653	16	628,620	70	946,524	657,730	1,738,380	3,971,254	2.36
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	0.935	50%	1.422			2.36	
Pure Premium Indicated by National Relativity		29%	1.397	25%	1.984			3.38	
Pure Premium Present on Rate Level		29%	1.222	25%	1.450			2.67	
Pure Premium Derived by Formula		1.152		1.570				2.72	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 5213		CONCRETE CONSTRUCTION NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	168,871,148	21	2,107,598	106	2,442,753	2,670,830	3,931,103	11,152,284	6.60
3/08 through 2/09	160,800,478	14	2,083,361	79	2,452,837	2,785,259	3,750,994	11,072,451	6.89
3/09 through 2/10	107,537,730	7	658,622	45	1,031,631	1,129,949	1,283,780	4,103,982	3.82
3/10 through 2/11	98,329,219	9	548,923	34	491,989	1,074,261	1,077,943	3,193,116	3.25
3/11 through 2/12	111,727,746	6	189,576	59	1,028,118	207,169	2,092,016	3,516,879	3.15
5 YR. TOTAL	647,266,321	57	5,588,080	323	7,447,328	7,867,468	12,135,836	33,038,712	5.10
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		92%	2.014		100%	3.090		5.10	
Pure Premium Indicated by National Relativity		4%	2.092		0%	2.896		4.99	
Pure Premium Present on Rate Level		4%	2.284		0%	3.097		5.38	
Pure Premium Derived by Formula			2.028			3.090		5.12	

CLASS 5215		CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	70,054,041	9	483,699	74	1,325,656	923,988	1,477,292	4,210,635	6.01
3/08 through 2/09	44,476,905	4	234,932	43	1,065,012	622,451	1,438,996	3,361,391	7.56
3/09 through 2/10	34,098,047	7	392,995	30	512,821	686,811	739,726	2,332,353	6.84
3/10 through 2/11	29,905,125	3	707,620	36	717,690	717,933	1,117,510	3,260,753	10.90
3/11 through 2/12	35,241,874	3	306,419	45	776,451	353,522	1,361,242	2,797,634	7.94
5 YR. TOTAL	213,775,992	26	2,125,665	228	4,397,630	3,304,705	6,134,766	15,962,766	7.47
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		64%	3.051		78%	4.416		7.47	
Pure Premium Indicated by National Relativity		18%	1.889		11%	2.365		4.25	
Pure Premium Present on Rate Level		18%	2.746		11%	3.539		6.29	
Pure Premium Derived by Formula			2.787			4.094		6.88	

CLASS 5221		CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	261,039,852	30	2,154,867	173	3,000,404	2,968,776	3,532,963	11,657,010	4.47
3/08 through 2/09	218,471,999	16	1,292,306	126	2,885,128	1,786,230	3,805,930	9,769,594	4.47
3/09 through 2/10	168,540,936	17	1,711,214	85	1,483,637	1,773,333	2,382,674	7,350,858	4.36
3/10 through 2/11	168,951,632	16	1,218,436	118	2,394,084	1,452,459	3,467,087	8,532,066	5.05
3/11 through 2/12	168,174,657	17	1,470,841	125	2,276,704	1,081,016	3,886,207	8,714,768	5.18
5 YR. TOTAL	985,179,076	96	7,847,664	627	12,039,957	9,061,814	17,074,861	46,024,296	4.67
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		100%	2.019		100%	2.653		4.67	
Pure Premium Indicated by National Relativity		0%	1.611		0%	2.218		3.83	
Pure Premium Present on Rate Level		0%	2.011		0%	2.390		4.40	
Pure Premium Derived by Formula			2.019			2.653		4.67	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 5222		CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	19,227,560	3	239,359	9	74,550	111,167	195,754	620,830	3.23
3/08 through 2/09	15,869,803	3	310,492	8	57,122	674,228	154,384	1,196,226	7.54
3/09 through 2/10	17,797,259	3	677,684	11	242,476	593,660	475,626	1,989,446	11.18
3/10 through 2/11	17,276,755	2	243,956	10	287,258	253,159	348,808	1,133,181	6.56
3/11 through 2/12	12,043,616	0	0	2	76,697	0	184,689	261,386	2.17
5 YR. TOTAL	82,214,993	11	1,471,491	40	738,103	1,632,214	1,359,261	5,201,069	6.33
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		48%	2.688	56%	3.639	6.33			
Pure Premium Indicated by National Relativity		26%	2.600	22%	3.539	6.14			
Pure Premium Present on Rate Level		26%	3.518	22%	3.968	7.49			
Pure Premium Derived by Formula		2.881		3.689		6.57			

CLASS 5223		SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,849,065	2	225,321	4	85,903	61,412	74,266	446,902	5.69
3/08 through 2/09	8,247,630	1	179,250	1	4,358	327,206	20,286	531,100	6.44
3/09 through 2/10	5,765,015	0	0	0	0	0	12,709	12,709	0.22
3/10 through 2/11	5,553,809	0	0	3	32,352	0	43,562	75,914	1.37
3/11 through 2/12	4,600,539	0	0	4	102,870	0	88,058	190,928	4.15
5 YR. TOTAL	32,016,058	3	404,571	12	225,483	388,618	238,881	1,257,553	3.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	1.968	30%	1.960	3.93			
Pure Premium Indicated by National Relativity		37%	1.590	35%	2.308	3.90			
Pure Premium Present on Rate Level		37%	2.046	35%	2.175	4.22			
Pure Premium Derived by Formula		1.857		2.157		4.01			

CLASS 5348		CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	51,698,281	5	214,051	22	250,269	223,316	473,382	1,161,018	2.25
3/08 through 2/09	40,747,324	5	498,189	20	541,770	411,483	616,779	2,068,221	5.08
3/09 through 2/10	33,482,874	5	291,788	13	215,747	159,772	294,250	961,557	2.87
3/10 through 2/11	29,557,675	0	0	18	311,054	0	557,048	868,102	2.94
3/11 through 2/12	26,179,198	3	95,823	23	367,978	109,718	354,508	928,027	3.55
5 YR. TOTAL	181,665,352	18	1,099,851	96	1,686,818	904,289	2,295,967	5,986,925	3.30
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.534	53%	1.762	3.30			
Pure Premium Indicated by National Relativity		26%	1.656	23%	2.125	3.78			
Pure Premium Present on Rate Level		27%	1.514	24%	1.581	3.10			
Pure Premium Derived by Formula		1.560		1.802		3.36			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 5402		HOTHOUSE ERECTION-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	279,958	0	0	0	0	0	0	0	0.00
3/08 through 2/09	383,864	0	0	1	26,594	0	74,484	101,078	26.33
3/09 through 2/10	277,874	0	0	0	0	0	0	0	0.00
3/10 through 2/11	351,451	0	0	1	45,161	0	1,280	46,441	13.21
3/11 through 2/12	206,174	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,499,321	0	0	2	71,755	0	75,764	147,519	9.84
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		8%	4.786	9%	5.053			9.84	
Pure Premium Indicated by National Relativity		20%	1.268	21%	2.881			4.15	
Pure Premium Present on Rate Level		72%	2.395	70%	2.204			4.60	
Pure Premium Derived by Formula			2.361		2.603			4.96	

CLASS 5403		CARPENTRY NOC							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	233,452,645	30	2,002,850	161	2,439,657	2,131,154	3,903,070	10,476,731	4.49
3/08 through 2/09	221,259,948	18	1,559,815	126	2,336,429	1,253,966	3,564,333	8,714,543	3.94
3/09 through 2/10	171,233,146	17	1,825,350	115	2,686,859	2,238,686	4,154,041	10,904,936	6.37
3/10 through 2/11	162,929,346	13	1,196,017	80	1,641,551	1,994,163	2,780,773	7,612,504	4.67
3/11 through 2/12	163,882,327	12	1,692,158	104	2,043,838	1,462,994	4,171,047	9,370,037	5.72
5 YR. TOTAL	952,757,412	90	8,276,190	586	11,148,334	9,080,963	18,573,264	47,078,751	4.94
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.039	100%	2.903			4.94	
Pure Premium Indicated by National Relativity		0%	2.215	0%	3.226			5.44	
Pure Premium Present on Rate Level		0%	1.993	0%	2.770			4.76	
Pure Premium Derived by Formula			2.039		2.903			4.94	

CLASS 5437		CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	95,726,450	9	474,267	71	914,894	280,488	1,308,353	2,978,002	3.11
3/08 through 2/09	80,903,131	7	608,809	63	1,067,532	1,830,206	1,286,321	4,792,868	5.92
3/09 through 2/10	67,578,197	3	316,179	50	1,022,717	448,180	1,036,773	2,823,849	4.18
3/10 through 2/11	57,322,782	2	75,103	43	565,926	122,689	898,061	1,661,779	2.90
3/11 through 2/12	60,462,421	11	962,672	42	1,244,881	770,016	1,391,599	4,369,168	7.23
5 YR. TOTAL	361,992,981	32	2,437,030	269	4,815,950	3,451,579	5,921,107	16,625,666	4.59
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		66%	2.004	82%	2.589			4.59	
Pure Premium Indicated by National Relativity		17%	1.926	9%	2.607			4.53	
Pure Premium Present on Rate Level		17%	1.760	9%	2.365			4.13	
Pure Premium Derived by Formula			1.949		2.570			4.52	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5443		LATHING & DRIVERS							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	15,225,530	2	186,463	9	160,284	245,647	298,617	891,011	5.85
3/08 through 2/09	9,717,213	0	0	6	93,485	0	100,539	194,024	2.00
3/09 through 2/10	7,710,912	1	190,399	4	24,389	83,798	63,444	362,030	4.70
3/10 through 2/11	5,973,085	0	0	3	32,789	0	81,317	114,106	1.91
3/11 through 2/12	8,071,848	0	0	4	43,706	0	69,670	113,376	1.40
5 YR. TOTAL	46,698,588	3	376,862	26	354,653	329,445	613,587	1,674,547	3.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.566	34%	2.019	3.59			
Pure Premium Indicated by National Relativity		36%	1.589	33%	2.191	3.78			
Pure Premium Present on Rate Level		37%	1.451	33%	1.974	3.43			
Pure Premium Derived by Formula		1.532		2.061		3.59			

CLASS 5445		WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	196,733,603	20	1,661,650	98	2,664,890	1,960,429	2,676,795	8,963,764	4.56
3/08 through 2/09	175,701,151	24	2,196,172	127	2,835,942	1,873,952	3,978,013	10,884,079	6.20
3/09 through 2/10	140,306,142	8	1,023,369	73	2,072,312	804,817	2,902,260	6,802,758	4.85
3/10 through 2/11	105,192,486	7	668,850	66	1,690,292	606,060	2,281,488	5,246,690	4.99
3/11 through 2/12	117,697,354	11	1,422,541	72	1,373,801	1,272,841	2,230,391	6,299,574	5.35
5 YR. TOTAL	735,630,736	70	6,972,582	436	10,637,237	6,518,099	14,068,947	38,196,865	5.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		99%	2.394	100%	2.799	5.19			
Pure Premium Indicated by National Relativity		0%	2.072	0%	2.690	4.76			
Pure Premium Present on Rate Level		1%	2.405	0%	2.748	5.15			
Pure Premium Derived by Formula		2.394		2.799		5.19			

CLASS 5462		GLAZIER-AWAY FROM SHOP & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	47,774,533	2	200,121	42	847,702	567,003	994,442	2,609,268	5.46
3/08 through 2/09	43,202,647	2	145,235	33	662,535	163,800	1,214,838	2,186,408	5.06
3/09 through 2/10	36,656,288	5	356,427	24	255,948	324,261	560,281	1,496,917	4.08
3/10 through 2/11	32,100,624	3	227,573	37	636,301	175,065	966,810	2,005,749	6.25
3/11 through 2/12	34,569,363	2	296,908	41	911,627	211,582	1,243,592	2,663,709	7.71
5 YR. TOTAL	194,303,455	14	1,226,264	177	3,314,113	1,441,711	4,979,963	10,962,051	5.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	2.337	70%	3.305	5.64			
Pure Premium Indicated by National Relativity		21%	2.353	15%	3.021	5.37			
Pure Premium Present on Rate Level		22%	2.296	15%	2.925	5.22			
Pure Premium Derived by Formula		2.331		3.205		5.54			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5472		ASBESTOS CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,277,234	0	0	2	4,024	0	40,239	44,263	1.94
3/08 through 2/09	2,028,047	0	0	6	25,623	0	56,369	81,992	4.04
3/09 through 2/10	1,663,751	0	0	0	0	0	11,523	11,523	0.69
3/10 through 2/11	1,690,048	0	0	3	33,136	0	52,430	85,566	5.06
3/11 through 2/12	1,888,751	0	0	3	81,946	0	135,949	217,895	11.54
5 YR. TOTAL	9,547,831	0	0	14	144,729	0	296,510	441,239	4.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		17%	1.516	21%	3.106	4.62			
Pure Premium Indicated by National Relativity		41%	1.676	39%	2.239	3.92			
Pure Premium Present on Rate Level		42%	2.126	40%	2.810	4.94			
Pure Premium Derived by Formula		1.838		2.649		4.49			

CLASS 5473		ASBESTOS CONTRACTOR-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	22,134,459	6	671,836	25	899,006	505,718	857,648	2,934,208	13.26
3/08 through 2/09	23,534,563	1	8,177	31	860,196	4,080	1,056,299	1,928,752	8.20
3/09 through 2/10	20,347,122	4	146,554	15	160,837	240,017	387,285	934,693	4.59
3/10 through 2/11	22,087,253	2	175,238	16	230,245	412,887	493,937	1,312,307	5.94
3/11 through 2/12	26,264,696	2	153,091	15	416,307	101,865	636,108	1,307,371	4.98
5 YR. TOTAL	114,368,093	15	1,154,896	102	2,566,591	1,264,567	3,431,277	8,417,331	7.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	3.254	64%	4.106	7.36			
Pure Premium Indicated by National Relativity		23%	2.765	18%	4.634	7.40			
Pure Premium Present on Rate Level		23%	3.361	18%	4.011	7.37			
Pure Premium Derived by Formula		3.166		4.184		7.35			

CLASS 5474		PAINTING NOC & SHOP OPERATIONS, DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	157,014,590	20	2,186,468	112	2,850,124	1,158,981	3,494,071	9,689,644	6.17
3/08 through 2/09	141,743,591	12	929,805	104	2,517,853	1,891,573	2,692,739	8,031,970	5.67
3/09 through 2/10	117,795,352	8	626,644	79	1,489,745	995,630	2,066,249	5,178,268	4.40
3/10 through 2/11	110,059,433	6	861,369	74	1,326,682	899,107	2,155,412	5,242,570	4.76
3/11 through 2/12	107,587,694	10	1,177,221	78	1,783,202	1,510,857	2,950,822	7,422,102	6.90
5 YR. TOTAL	634,200,660	56	5,781,507	447	9,967,606	6,456,148	13,359,293	35,564,554	5.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		94%	2.483	100%	3.124	5.61			
Pure Premium Indicated by National Relativity		3%	2.024	0%	3.162	5.19			
Pure Premium Present on Rate Level		3%	2.447	0%	3.058	5.51			
Pure Premium Derived by Formula		2.468		3.124		5.59			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5478		FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	24,146,490	1	16,460	18	198,000	10,411	311,453	536,324	2.22
3/08 through 2/09	27,280,562	2	110,146	14	294,979	86,063	177,469	668,657	2.45
3/09 through 2/10	23,269,045	2	139,690	16	366,055	110,290	566,518	1,182,553	5.08
3/10 through 2/11	22,131,399	4	366,904	18	508,996	419,591	521,893	1,817,384	8.21
3/11 through 2/12	23,017,848	3	402,317	11	125,401	613,450	199,892	1,341,060	5.83
5 YR. TOTAL	119,845,344	12	1,035,517	77	1,493,431	1,239,805	1,777,225	5,545,978	4.63
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		44%	2.110		47%	2.517		4.63	
Pure Premium Indicated by National Relativity		28%	1.663		26%	1.820		3.48	
Pure Premium Present on Rate Level		28%	1.900		27%	1.795		3.70	
Pure Premium Derived by Formula			1.926			2.141		4.07	

CLASS 5479		INSULATION WORK NOC & DRIVERS							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	36,571,671	7	141,519	48	514,832	87,389	1,081,343	1,825,083	4.99
3/08 through 2/09	31,885,525	2	97,880	28	746,614	112,759	1,028,663	1,985,916	6.23
3/09 through 2/10	23,198,240	5	661,828	29	606,551	323,945	895,403	2,487,727	10.72
3/10 through 2/11	23,844,735	7	301,627	29	459,562	329,648	643,666	1,734,503	7.27
3/11 through 2/12	27,354,226	4	178,916	33	517,904	119,974	652,069	1,468,863	5.37
5 YR. TOTAL	142,854,397	25	1,381,770	167	2,845,463	973,715	4,301,144	9,502,092	6.65
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		54%	2.959		68%	3.692		6.65	
Pure Premium Indicated by National Relativity		23%	2.077		16%	3.227		5.30	
Pure Premium Present on Rate Level		23%	2.774		16%	3.692		6.47	
Pure Premium Derived by Formula			2.714			3.618		6.33	

CLASS 5480		PLASTERING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	5,628,622	0	0	1	9,338	0	47,118	56,456	1.00
3/08 through 2/09	4,278,843	1	28,327	2	65,558	3,480	58,840	156,205	3.65
3/09 through 2/10	3,899,710	0	0	2	26,021	0	49,579	75,600	1.94
3/10 through 2/11	2,947,847	0	0	2	16,146	0	28,788	44,934	1.53
3/11 through 2/12	2,009,238	0	0	2	39,476	0	69,158	108,634	5.41
5 YR. TOTAL	18,764,260	1	28,327	9	156,539	3,480	253,483	441,829	2.35
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		21%	0.985		27%	1.369		2.35	
Pure Premium Indicated by National Relativity		39%	2.049		36%	1.959		4.01	
Pure Premium Present on Rate Level		40%	1.969		37%	2.692		4.66	
Pure Premium Derived by Formula			1.794			2.071		3.87	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5491		PAPERHANGING & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	986,478	0	0	1	19,024	0	22,153	41,177	4.17
3/08 through 2/09	543,699	0	0	0	0	0	403	403	0.07
3/09 through 2/10	927,183	0	0	2	161,719	0	147,925	309,644	33.40
3/10 through 2/11	777,074	0	0	1	48,998	0	19,395	68,393	8.80
3/11 through 2/12	787,647	0	0	1	18,349	0	106,998	125,347	15.92
5 YR. TOTAL	4,022,081	0	0	5	248,090	0	296,874	544,964	13.55
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	6.168	12%	7.381	13.55			
Pure Premium Indicated by National Relativity		25%	0.561	27%	0.647	1.21			
Pure Premium Present on Rate Level		65%	1.522	61%	1.794	3.32			
Pure Premium Derived by Formula		1.746		2.155		3.90			

CLASS 5506		STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	124,491,452	5	402,253	49	1,229,483	448,971	1,983,433	4,064,140	3.27
3/08 through 2/09	121,160,411	11	566,065	66	1,390,983	495,617	2,623,697	5,076,362	4.19
3/09 through 2/10	119,302,774	14	1,102,585	53	610,981	1,183,945	1,801,870	4,699,381	3.94
3/10 through 2/11	114,313,615	6	846,065	57	1,453,258	689,349	2,369,785	5,358,457	4.69
3/11 through 2/12	112,208,498	7	539,964	49	1,386,648	627,952	2,679,716	5,234,280	4.67
5 YR. TOTAL	591,476,750	43	3,456,932	274	6,071,353	3,445,834	11,458,501	24,432,620	4.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		80%	1.611	100%	2.520	4.13			
Pure Premium Indicated by National Relativity		10%	2.063	0%	3.084	5.15			
Pure Premium Present on Rate Level		10%	1.781	0%	2.364	4.15			
Pure Premium Derived by Formula		1.673		2.520		4.19			

CLASS 5507		STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	27,884,085	1	72,127	13	544,808	16,007	551,353	1,184,295	4.25
3/08 through 2/09	24,957,458	1	103,918	6	26,141	200,733	70,123	400,915	1.61
3/09 through 2/10	19,937,052	1	93,008	12	345,385	261,953	486,929	1,187,275	5.96
3/10 through 2/11	19,956,460	1	159,032	6	36,461	230,984	128,592	555,069	2.78
3/11 through 2/12	20,073,512	2	113,149	6	38,476	300,146	130,096	581,867	2.90
5 YR. TOTAL	112,808,567	6	541,234	43	991,271	1,009,823	1,367,093	3,909,421	3.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.359	45%	2.107	3.47			
Pure Premium Indicated by National Relativity		29%	1.528	27%	2.143	3.67			
Pure Premium Present on Rate Level		30%	1.688	28%	1.691	3.38			
Pure Premium Derived by Formula		1.507		2.000		3.51			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5508		STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	710,315	0	0	1	4,912	0	7,126	12,038	1.70
3/08 through 2/09	496,171	0	0	0	0	0	676	676	0.14
3/09 through 2/10	211,655	0	0	0	0	0	0	0	0.00
3/10 through 2/11	36,000	0	0	0	0	0	537	537	1.49
3/11 through 2/12	29,584	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,483,725	0	0	1	4,912	0	8,339	13,251	0.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		11%	0.331	12%	0.562	0.89			
Pure Premium Indicated by National Relativity		30%	5.912	32%	5.874	11.79			
Pure Premium Present on Rate Level		59%	5.030	56%	4.656	9.69			
Pure Premium Derived by Formula		4.778		4.554		9.33			

CLASS 5535		SHEET METAL WORK - INSTALLATION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	32,920,573	1	22,028	35	691,182	9,653	629,134	1,351,997	4.11
3/08 through 2/09	53,010,376	5	619,965	45	703,521	497,376	1,429,648	3,250,510	6.13
3/09 through 2/10	46,599,339	6	471,667	33	868,776	1,657,666	1,020,784	4,018,893	8.63
3/10 through 2/11	43,870,915	5	332,470	33	686,061	870,291	1,068,394	2,957,216	6.74
3/11 through 2/12	40,473,752	3	604,064	34	726,099	542,323	1,116,055	2,988,541	7.38
5 YR. TOTAL	216,874,955	20	2,050,194	180	3,675,639	3,577,309	5,264,015	14,567,157	6.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		64%	2.640	81%	4.077	6.72			
Pure Premium Indicated by National Relativity		18%	1.979	9%	2.970	4.95			
Pure Premium Present on Rate Level		18%	2.721	10%	3.794	6.52			
Pure Premium Derived by Formula		2.536		3.949		6.49			

CLASS 5537		HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	283,257,339	21	2,036,758	176	3,054,805	2,870,165	4,538,481	12,500,209	4.41
3/08 through 2/09	278,909,869	14	1,136,176	133	1,908,072	1,004,300	3,297,884	7,346,432	2.63
3/09 through 2/10	226,636,702	15	1,385,509	121	2,262,746	1,563,228	2,780,361	7,991,844	3.53
3/10 through 2/11	230,762,062	14	1,529,004	119	1,693,462	2,307,603	2,791,852	8,321,921	3.61
3/11 through 2/12	263,873,329	10	1,070,221	148	3,762,697	1,072,955	4,706,413	10,612,286	4.02
5 YR. TOTAL	1,283,439,301	74	7,157,668	697	12,681,782	8,818,251	18,114,991	46,772,692	3.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.546	100%	2.099	3.65			
Pure Premium Indicated by National Relativity		0%	1.617	0%	2.176	3.79			
Pure Premium Present on Rate Level		0%	1.499	0%	1.978	3.48			
Pure Premium Derived by Formula		1.546		2.099		3.65			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5538		SHEET METAL WORK-SHOP AND OUTSIDE-NOC & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	21,436,390	1	61,392	19	479,901	37,580	881,262	1,460,135	6.81
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	21,436,390	1	61,392	19	479,901	37,580	881,262	1,460,135	6.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	2.525	30%	4.286	6.81			
Pure Premium Indicated by National Relativity		30%	1.094	32%	1.655	2.75			
Pure Premium Present on Rate Level		47%	2.168	38%	3.281	5.45			
Pure Premium Derived by Formula			1.928		3.062	4.99			

CLASS 5551		ROOFING-ALL KINDS & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	94,789,013	17	1,707,072	149	2,836,153	1,684,190	4,624,141	10,851,556	11.45
3/08 through 2/09	95,285,623	20	1,989,989	107	3,080,625	2,995,657	4,563,180	12,629,451	13.25
3/09 through 2/10	104,191,133	31	2,667,204	129	2,295,758	4,001,249	4,716,175	13,680,386	13.13
3/10 through 2/11	95,691,289	20	1,881,128	104	2,629,656	3,702,609	4,467,121	12,680,514	13.25
3/11 through 2/12	102,519,219	16	1,305,250	127	2,399,389	2,255,153	3,828,969	9,788,761	9.55
5 YR. TOTAL	492,476,277	104	9,550,643	616	13,241,581	14,638,858	22,199,586	59,630,668	12.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	4.628	100%	7.480	12.11			
Pure Premium Indicated by National Relativity		0%	4.522	0%	8.180	12.70			
Pure Premium Present on Rate Level		0%	5.026	0%	7.464	12.49			
Pure Premium Derived by Formula			4.628		7.480	12.11			

CLASS 5606		CONTRACTOR-PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	665,762,713	20	1,011,599	80	2,158,612	1,353,485	3,292,672	7,816,368	1.17
3/08 through 2/09	585,008,705	12	1,534,594	59	1,097,462	1,615,486	2,150,622	6,398,164	1.09
3/09 through 2/10	506,226,884	9	489,788	39	516,766	546,649	1,444,576	2,997,779	0.59
3/10 through 2/11	500,518,090	11	1,267,824	39	1,123,745	1,951,999	1,505,069	5,848,637	1.17
3/11 through 2/12	514,534,471	8	666,050	39	845,861	640,657	1,785,534	3,938,102	0.77
5 YR. TOTAL	2,772,050,863	60	4,969,855	256	5,742,446	6,108,276	10,178,473	26,999,050	0.97
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		82%	0.386	100%	0.588	0.97			
Pure Premium Indicated by National Relativity		9%	0.458	0%	0.667	1.13			
Pure Premium Present on Rate Level		9%	0.397	0%	0.616	1.01			
Pure Premium Derived by Formula			0.393		0.588	0.98			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5610		CLEANER - DEBRIS REMOVAL - CONSTRUCTION							
Industry Group: Contracting Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	11,577,229	0	0	22	286,723	0	406,072	692,795	5.99
3/08 through 2/09	9,918,098	0	0	7	112,497	0	110,053	222,550	2.24
3/09 through 2/10	6,771,116	0	0	5	70,534	0	86,005	156,539	2.31
3/10 through 2/11	7,088,046	0	0	7	51,032	0	125,082	176,114	2.49
3/11 through 2/12	6,238,961	0	0	3	4,430	0	42,374	46,804	0.75
5 YR. TOTAL	41,593,450	0	0	44	525,216	0	769,586	1,294,802	3.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.263	36%	1.850	3.11			
Pure Premium Indicated by National Relativity		36%	1.624	32%	2.548	4.17			
Pure Premium Present on Rate Level		36%	1.788	32%	2.508	4.30			
Pure Premium Derived by Formula		1.582		2.284		3.87			

CLASS 5645		CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	290,358,190	26	2,623,092	317	6,229,425	2,924,992	8,742,985	20,520,494	7.07
3/08 through 2/09	221,399,625	23	1,753,814	182	3,093,683	2,249,536	4,730,000	11,827,033	5.34
3/09 through 2/10	153,010,657	15	976,939	126	2,670,317	1,017,180	5,190,940	9,855,376	6.44
3/10 through 2/11	135,245,394	15	1,858,838	138	2,518,462	1,519,866	4,067,548	9,964,714	7.37
3/11 through 2/12	136,974,054	16	1,741,451	141	4,070,211	3,681,059	4,606,728	14,099,449	10.29
5 YR. TOTAL	936,987,920	95	8,954,134	904	18,582,098	11,392,633	27,338,201	66,267,066	7.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.939	100%	4.134	7.07			
Pure Premium Indicated by National Relativity		0%	3.368	0%	5.554	8.92			
Pure Premium Present on Rate Level		0%	3.047	0%	3.987	7.03			
Pure Premium Derived by Formula		2.939		4.134		7.07			

CLASS 5703		BUILDING RAISING OR MOVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	146,617	0	0	1	12,753	0	7,880	20,633	14.07
3/08 through 2/09	119,927	0	0	0	0	0	0	0	0.00
3/09 through 2/10	88,572	0	0	0	0	0	0	0	0.00
3/10 through 2/11	109,682	0	0	1	32,188	0	32,824	65,012	59.27
3/11 through 2/12	85,946	0	0	1	13,777	0	24,967	38,744	45.08
5 YR. TOTAL	550,744	0	0	3	58,718	0	65,671	124,389	22.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	10.662	10%	11.924	22.59			
Pure Premium Indicated by National Relativity		28%	5.112	29%	6.275	11.39			
Pure Premium Present on Rate Level		64%	6.604	61%	7.615	14.22			
Pure Premium Derived by Formula		6.511		7.657		14.17			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 5705		SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	563,435	0	0	0	0	0	0	0	0.00
3/08 through 2/09	152,399	0	0	0	0	0	0	0	0.00
3/09 through 2/10	254,284	0	0	0	0	0	9,639	9,639	3.79
3/10 through 2/11	244,376	0	0	0	0	0	0	0	0.00
3/11 through 2/12	318,823	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,533,317	0	0	0	0	0	9,639	9,639	0.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.000	13%	0.629	0.63			
Pure Premium Indicated by National Relativity		24%	4.244	26%	8.150	12.39			
Pure Premium Present on Rate Level		69%	1.825	61%	5.075	6.90			
Pure Premium Derived by Formula		2.278		5.297		7.58			

CLASS 5951		SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	51,327,962	1	40,945	3	33,733	19,947	62,026	156,651	0.31
3/08 through 2/09	55,647,938	0	0	1	77,838	0	64,838	142,676	0.26
3/09 through 2/10	49,681,036	0	0	2	2,890	0	24,157	27,047	0.06
3/10 through 2/11	49,056,625	0	0	1	2,275	0	23,517	25,792	0.05
3/11 through 2/12	47,306,142	0	0	1	13,375	0	27,597	40,972	0.09
5 YR. TOTAL	253,019,703	1	40,945	8	130,111	19,947	202,135	393,138	0.16
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.068	27%	0.088	0.16			
Pure Premium Indicated by National Relativity		31%	0.144	33%	0.366	0.51			
Pure Premium Present on Rate Level		49%	0.120	40%	0.203	0.32			
Pure Premium Derived by Formula		0.117		0.226		0.34			

CLASS 6003		PILE DRIVING							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	414,384	0	0	0	0	0	2,897	2,897	0.70
3/08 through 2/09	293,924	0	0	0	0	0	5,302	5,302	1.80
3/09 through 2/10	269,496	0	0	0	0	0	0	0	0.00
3/10 through 2/11	266,419	0	0	0	0	0	3,910	3,910	1.47
3/11 through 2/12	464,857	0	0	1	16,464	0	7,585	24,049	5.17
5 YR. TOTAL	1,709,080	0	0	1	16,464	0	19,694	36,158	2.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.963	10%	1.152	2.12			
Pure Premium Indicated by National Relativity		42%	3.330	44%	3.956	7.29			
Pure Premium Present on Rate Level		49%	2.364	46%	2.647	5.01			
Pure Premium Derived by Formula		2.644		3.073		5.72			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 6005		JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.514	15%	1.486	2.00			
Pure Premium Present on Rate Level		86%	2.384	85%	1.964	4.35			
Pure Premium Derived by Formula		2.122		1.892		4.01			

CLASS 6017		DAM OR LOCK CONSTRUCTION: CONCRETE WORK-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	365,537	2	184,492	1	102	75,272	4,949	264,815	72.45
3/08 through 2/09	318,787	0	0	1	191	0	677	868	0.27
3/09 through 2/10	588,816	0	0	0	0	0	0	0	0.00
3/10 through 2/11	571,836	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,028,144	0	0	0	0	0	3,095	3,095	0.30
5 YR. TOTAL	2,873,120	2	184,492	2	293	75,272	8,721	268,778	9.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	6.431	13%	2.923	9.35			
Pure Premium Indicated by National Relativity		25%	1.517	26%	2.091	3.61			
Pure Premium Present on Rate Level		62%	3.672	61%	2.711	6.38			
Pure Premium Derived by Formula		3.492		2.577		6.07			

CLASS 6018		DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,283,464	0	0	0	0	0	329	329	0.01
3/08 through 2/09	2,523,274	0	0	1	117,624	0	44,004	161,628	6.41
3/09 through 2/10	2,114,397	0	0	1	5,052	0	13,364	18,416	0.87
3/10 through 2/11	4,607,997	0	0	0	0	0	0	0	0.00
3/11 through 2/12	4,135,785	0	0	1	106,188	0	82,922	189,110	4.57
5 YR. TOTAL	17,664,917	0	0	3	228,864	0	140,619	369,483	2.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.296	19%	0.796	2.09			
Pure Premium Indicated by National Relativity		17%	1.345	18%	0.766	2.11			
Pure Premium Present on Rate Level		65%	1.396	63%	1.254	2.65			
Pure Premium Derived by Formula		1.369		1.079		2.45			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6045		LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	1.736	26%	2.004	3.74			
Pure Premium Present on Rate Level		76%	1.276	74%	1.040	2.32			
Pure Premium Derived by Formula		1.386		1.291		2.68			

CLASS 6204		DRILLING NOC & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	51,332,658	7	454,045	22	387,627	472,723	604,692	1,919,087	3.74
3/08 through 2/09	30,457,579	4	368,829	33	1,063,158	268,287	1,512,714	3,212,988	10.55
3/09 through 2/10	18,053,695	1	92,968	13	290,768	87,573	358,624	829,933	4.60
3/10 through 2/11	25,326,136	3	25,301	15	179,247	132,146	908,139	1,244,833	4.92
3/11 through 2/12	24,565,561	1	7,670	17	303,312	21,465	489,610	822,057	3.35
5 YR. TOTAL	149,735,629	16	948,813	100	2,224,112	982,194	3,873,779	8,028,898	5.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	2.119	75%	3.243	5.36			
Pure Premium Indicated by National Relativity		18%	3.467	12%	4.744	8.21			
Pure Premium Present on Rate Level		19%	3.843	13%	4.544	8.39			
Pure Premium Derived by Formula		2.689		3.592		6.28			

CLASS 6206		OIL OR GAS WELL: CEMENTING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	56,082,419	2	299,792	19	340,371	452,353	619,343	1,711,859	3.05
3/08 through 2/09	62,575,280	3	331,988	13	742,425	430,767	718,455	2,223,635	3.55
3/09 through 2/10	50,591,890	7	499,523	17	422,490	972,816	620,432	2,515,261	4.97
3/10 through 2/11	79,005,711	3	713,958	13	410,236	379,183	663,434	2,166,811	2.74
3/11 through 2/12	109,614,890	5	542,228	19	463,821	676,264	782,306	2,464,619	2.25
5 YR. TOTAL	357,870,190	20	2,387,489	81	2,379,343	2,911,383	3,403,970	11,082,185	3.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	1.332	74%	1.765	3.10			
Pure Premium Indicated by National Relativity		19%	1.185	13%	1.604	2.79			
Pure Premium Present on Rate Level		20%	1.462	13%	1.823	3.29			
Pure Premium Derived by Formula		1.330		1.752		3.08			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6213		OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	50,899,612	0	0	8	78,394	0	258,190	336,584	0.66
3/08 through 2/09	53,485,437	1	118,806	8	123,696	178,779	217,486	638,767	1.19
3/09 through 2/10	49,382,462	1	95,651	8	94,889	188,272	147,024	525,836	1.07
3/10 through 2/11	66,329,755	3	250,312	15	359,770	228,435	312,412	1,150,929	1.74
3/11 through 2/12	95,738,835	4	456,628	16	1,096,534	422,906	444,612	2,420,680	2.53
5 YR. TOTAL	315,836,101	9	921,397	55	1,753,283	1,018,392	1,379,724	5,072,796	1.61
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		43%	0.847	52%	0.759			1.61	
Pure Premium Indicated by National Relativity		28%	0.834	24%	1.165			2.00	
Pure Premium Present on Rate Level		29%	0.703	24%	0.868			1.57	
Pure Premium Derived by Formula		0.802		0.883				1.69	

CLASS 6214		OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	10,124,626	0	0	6	94,207	0	123,866	218,073	2.15
3/08 through 2/09	7,240,283	0	0	1	7,554	0	21,263	28,817	0.40
3/09 through 2/10	7,380,198	0	0	1	1,951	0	54,039	55,990	0.76
3/10 through 2/11	7,400,555	0	0	0	0	0	17,585	17,585	0.24
3/11 through 2/12	13,320,253	0	0	0	0	0	16,457	16,457	0.12
5 YR. TOTAL	45,465,915	0	0	8	103,712	0	233,210	336,922	0.74
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		23%	0.228	30%	0.513			0.74	
Pure Premium Indicated by National Relativity		24%	1.113	25%	1.240			2.35	
Pure Premium Present on Rate Level		53%	1.015	45%	1.497			2.51	
Pure Premium Derived by Formula		0.858		1.138				2.00	

CLASS 6216		OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	189,008,329	16	1,436,675	121	3,548,190	979,930	2,688,992	8,653,787	4.58
3/08 through 2/09	197,933,846	14	1,521,836	127	4,886,235	1,744,660	4,183,628	12,336,359	6.23
3/09 through 2/10	150,468,792	10	1,264,972	71	1,570,448	1,292,411	1,999,864	6,127,695	4.07
3/10 through 2/11	197,212,970	13	1,813,915	70	1,986,117	2,167,842	2,477,888	8,445,762	4.28
3/11 through 2/12	238,093,662	20	2,097,572	94	4,700,753	2,030,507	5,198,859	14,027,691	5.89
5 YR. TOTAL	972,717,599	73	8,134,970	483	16,691,743	8,215,350	16,549,231	49,591,294	5.10
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.552	100%	2.546			5.10	
Pure Premium Indicated by National Relativity		0%	2.352	0%	3.092			5.44	
Pure Premium Present on Rate Level		0%	2.548	0%	2.517			5.07	
Pure Premium Derived by Formula		2.552		2.546				5.10	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6217		EXCAVATION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	280,494,120	24	2,197,846	158	3,432,194	1,639,351	4,176,616	11,446,007	4.08
3/08 through 2/09	224,152,125	19	1,402,394	103	2,138,806	2,549,616	2,839,924	8,930,740	3.98
3/09 through 2/10	181,706,217	15	1,853,478	99	3,406,755	2,068,304	3,442,122	10,770,659	5.93
3/10 through 2/11	174,960,702	14	1,598,473	79	2,005,890	2,103,314	2,780,478	8,488,155	4.85
3/11 through 2/12	186,823,800	9	745,927	88	1,895,089	1,021,852	2,672,352	6,335,220	3.39
5 YR. TOTAL	1,048,136,964	81	7,798,118	527	12,878,734	9,382,437	15,911,492	45,970,781	4.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.973	100%	2.413	4.39			
Pure Premium Indicated by National Relativity		0%	1.707	0%	2.356	4.06			
Pure Premium Present on Rate Level		0%	2.216	0%	2.239	4.46			
Pure Premium Derived by Formula		1.973		2.413		4.39			

CLASS 6229		IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	14,637,401	0	0	9	37,533	0	100,940	138,473	0.95
3/08 through 2/09	12,602,148	0	0	14	628,121	0	488,186	1,116,307	8.86
3/09 through 2/10	10,551,654	1	80,679	5	109,905	150,649	87,944	429,177	4.07
3/10 through 2/11	11,583,503	0	0	6	99,859	0	308,409	408,268	3.52
3/11 through 2/12	12,182,963	1	39,647	12	293,982	45,634	336,612	715,875	5.88
5 YR. TOTAL	61,557,669	2	120,326	46	1,169,400	196,283	1,322,091	2,808,100	4.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	2.095	37%	2.467	4.56			
Pure Premium Indicated by National Relativity		35%	1.397	31%	1.954	3.35			
Pure Premium Present on Rate Level		35%	1.508	32%	1.898	3.41			
Pure Premium Derived by Formula		1.645		2.126		3.77			

CLASS 6233		OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	80,095,143	3	455,112	15	606,310	717,787	631,839	2,411,048	3.01
3/08 through 2/09	74,188,653	4	623,822	24	631,909	898,778	515,510	2,670,019	3.60
3/09 through 2/10	44,787,367	2	19,667	7	162,701	106,049	208,129	496,546	1.11
3/10 through 2/11	36,767,471	3	550,842	6	170,732	681,300	217,305	1,620,179	4.41
3/11 through 2/12	36,273,402	0	0	8	165,789	0	252,690	418,479	1.15
5 YR. TOTAL	272,112,036	12	1,649,443	60	1,737,441	2,403,914	1,825,473	7,616,271	2.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		55%	1.245	64%	1.554	2.80			
Pure Premium Indicated by National Relativity		22%	1.257	18%	1.397	2.65			
Pure Premium Present on Rate Level		23%	1.507	18%	1.688	3.20			
Pure Premium Derived by Formula		1.308		1.550		2.86			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6235		OIL OR GAS WELL: DRILLING OR REDRILLING & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	244,775,291	18	1,979,858	73	2,704,245	1,581,484	3,125,085	9,390,672	3.84
3/08 through 2/09	212,315,532	10	1,116,137	77	3,035,521	1,175,131	3,441,056	8,767,845	4.13
3/09 through 2/10	118,673,175	5	570,825	30	1,074,294	711,314	2,716,066	5,072,499	4.27
3/10 through 2/11	149,265,194	7	777,609	73	3,329,743	994,350	3,522,671	8,624,373	5.78
3/11 through 2/12	164,867,028	10	2,458,392	67	1,721,044	1,914,196	2,466,747	8,560,379	5.19
5 YR. TOTAL	889,896,220	50	6,902,821	320	11,864,847	6,376,475	15,271,625	40,415,768	4.54
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	2.109	100%		2.433		4.54	
Pure Premium Indicated by National Relativity		0%	2.760	0%		3.321		6.08	
Pure Premium Present on Rate Level		0%	2.300	0%		2.539		4.84	
Pure Premium Derived by Formula			2.109			2.433		4.54	

CLASS 6236		OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	9,841,895	3	389,952	6	164,056	298,038	201,731	1,053,777	10.71
3/08 through 2/09	8,133,924	2	136,587	5	321,536	63,831	407,736	929,690	11.43
3/09 through 2/10	2,957,205	0	0	2	20,165	0	67,630	87,795	2.97
3/10 through 2/11	4,931,817	0	0	3	66,499	0	76,007	142,506	2.89
3/11 through 2/12	6,365,514	2	454,302	6	231,960	286,600	347,275	1,320,137	20.74
5 YR. TOTAL	32,230,355	7	980,841	22	804,216	648,469	1,100,379	3,533,905	10.96
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	5.538	43%		5.426		10.96	
Pure Premium Indicated by National Relativity		33%	3.622	28%		5.492		9.11	
Pure Premium Present on Rate Level		33%	3.812	29%		5.127		8.94	
Pure Premium Derived by Formula			4.336			5.358		9.69	

CLASS 6237		OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	61,432,575	4	170,281	8	41,289	303,641	107,082	622,293	1.01
3/08 through 2/09	73,338,613	2	353,204	5	27,316	447,885	54,509	882,914	1.20
3/09 through 2/10	77,461,172	1	129,144	4	151,251	99,801	153,050	533,246	0.69
3/10 through 2/11	70,847,387	6	739,274	11	217,103	1,393,050	555,364	2,904,791	4.10
3/11 through 2/12	152,332,599	6	416,948	14	1,053,723	421,153	631,805	2,523,629	1.66
5 YR. TOTAL	435,412,346	19	1,808,851	42	1,490,682	2,665,530	1,501,810	7,466,873	1.72
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		53%	0.758	66%		0.957		1.72	
Pure Premium Indicated by National Relativity		23%	0.678	17%		0.767		1.45	
Pure Premium Present on Rate Level		24%	0.849	17%		1.128		1.98	
Pure Premium Derived by Formula			0.761			0.954		1.72	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6251		TUNNELING-NOT PNEUMATIC-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	562,585	0	0	0	0	0	0	0	0.00
3/08 through 2/09	244,745	0	0	0	0	0	0	0	0.00
3/09 through 2/10	381,008	0	0	0	0	0	0	0	0.00
3/10 through 2/11	243,114	0	0	0	0	0	0	0	0.00
3/11 through 2/12	211,612	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,643,064	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	8%	0.000	0.00			
Pure Premium Indicated by National Relativity		31%	1.751	32%	1.389	3.14			
Pure Premium Present on Rate Level		60%	2.338	60%	1.728	4.07			
Pure Premium Derived by Formula		1.946		1.481		3.43			

CLASS 6252		SHAFT SINKING-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,403,413	0	0	5	9,370	0	47,383	56,753	1.67
3/08 through 2/09	5,156,102	0	0	1	8,902	0	38,104	47,006	0.91
3/09 through 2/10	2,974,930	0	0	0	0	0	6,396	6,396	0.22
3/10 through 2/11	3,219,750	0	0	1	4,032	0	35,520	39,552	1.23
3/11 through 2/12	3,929,275	1	163,538	2	823,631	162,413	94,751	1,244,333	31.67
5 YR. TOTAL	18,683,470	1	163,538	9	845,935	162,413	222,154	1,394,040	7.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	5.403	24%	2.058	7.46			
Pure Premium Indicated by National Relativity		35%	1.643	37%	2.627	4.27			
Pure Premium Present on Rate Level		44%	1.914	39%	2.103	4.02			
Pure Premium Derived by Formula		2.552		2.286		4.84			

CLASS 6257		CAISSON WORK-PNEUMATIC-ALL OPERATIONS TO COMPLETION							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	133,687	0	0	0	0	0	0	0	0.00
3/08 through 2/09	565,031	0	0	0	0	0	0	0	0.00
3/09 through 2/10	648,570	0	0	0	0	0	3,277	3,277	0.51
3/10 through 2/11	774,354	0	0	0	0	0	2,997	2,997	0.39
3/11 through 2/12	793,648	0	0	1	442	0	21,839	22,281	2.81
5 YR. TOTAL	2,915,290	0	0	1	442	0	28,113	28,555	0.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		7%	0.015	8%	0.964	0.98			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		93%	0.796	92%	0.807	1.60			
Pure Premium Derived by Formula		0.741		0.820		1.56			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6260		TUNNELING-PNEUMATIC-ALL OPERATIONS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	225,965	0	0	1	1,307	0	26,602	27,909	12.35
3/08 through 2/09	267,361	0	0	0	0	0	0	0	0.00
3/09 through 2/10	183,903	0	0	0	0	0	0	0	0.00
3/10 through 2/11	322,175	0	0	0	0	0	0	0	0.00
3/11 through 2/12	202,005	0	0	1	10,818	0	55,976	66,794	33.07
5 YR. TOTAL	1,201,409	0	0	2	12,125	0	82,578	94,703	7.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	1.009	6%	6.873	7.88			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		94%	1.129	94%	1.084	2.21			
Pure Premium Derived by Formula		1.122		1.431		2.55			

CLASS 6306		SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	43,466,109	4	567,204	22	238,528	435,511	689,986	1,931,229	4.44
3/08 through 2/09	32,644,971	1	87,902	10	123,829	359,724	279,988	851,443	2.61
3/09 through 2/10	28,927,548	1	2,452	15	188,005	12,389	347,538	550,384	1.90
3/10 through 2/11	25,526,432	1	105,333	7	44,272	127,625	217,875	495,105	1.94
3/11 through 2/12	26,751,867	1	86,122	12	194,464	34,409	304,371	619,366	2.32
5 YR. TOTAL	157,316,927	8	849,013	66	789,098	969,658	1,839,758	4,447,527	2.83
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	1.041	60%	1.786	2.83			
Pure Premium Indicated by National Relativity		27%	1.633	20%	2.309	3.94			
Pure Premium Present on Rate Level		28%	1.611	20%	2.450	4.06			
Pure Premium Derived by Formula		1.360		2.023		3.38			

CLASS 6319		GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	74,302,104	4	196,213	20	421,669	107,130	497,342	1,222,354	1.65
3/08 through 2/09	78,425,070	9	1,318,699	23	405,777	1,439,827	658,134	3,822,437	4.87
3/09 through 2/10	62,386,387	1	15,938	13	784,872	24,317	410,705	1,235,832	1.98
3/10 through 2/11	54,646,695	2	116,444	18	338,264	110,678	468,024	1,033,410	1.89
3/11 through 2/12	57,400,670	1	2,137	10	148,185	4,699	443,272	598,293	1.04
5 YR. TOTAL	327,160,926	17	1,649,431	84	2,098,767	1,686,651	2,477,477	7,912,326	2.42
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	1.146	64%	1.273	2.42			
Pure Premium Indicated by National Relativity		22%	1.350	18%	1.955	3.31			
Pure Premium Present on Rate Level		22%	1.304	18%	1.395	2.70			
Pure Premium Derived by Formula		1.226		1.418		2.64			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6325		CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	41,501,311	1	120,953	19	240,436	156,026	341,719	859,134	2.07
3/08 through 2/09	44,624,813	4	425,031	12	97,085	197,665	162,798	882,579	1.98
3/09 through 2/10	44,799,051	0	0	10	106,702	0	208,771	315,473	0.70
3/10 through 2/11	73,506,232	1	81,107	14	279,920	60,426	343,430	764,883	1.04
3/11 through 2/12	91,224,408	3	73,200	27	1,057,976	70,333	1,622,850	2,824,359	3.10
5 YR. TOTAL	295,655,815	9	700,291	82	1,782,119	484,450	2,679,568	5,646,428	1.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.840	58%	1.070	1.91			
Pure Premium Indicated by National Relativity		24%	1.643	21%	2.372	4.02			
Pure Premium Present on Rate Level		25%	1.144	21%	1.220	2.36			
Pure Premium Derived by Formula		1.109		1.375		2.48			

CLASS 6400		FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND							
Industry Group: Contracting Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,974,438	1	41,861	17	296,409	12,148	294,082	644,500	4.61
3/08 through 2/09	12,902,683	2	35,473	10	148,993	31,647	172,044	388,157	3.01
3/09 through 2/10	11,595,523	0	0	12	106,375	0	165,757	272,132	2.35
3/10 through 2/11	10,405,276	1	113,090	20	316,792	45,325	577,619	1,052,826	10.12
3/11 through 2/12	13,543,660	2	116,138	9	291,750	151,217	315,040	874,145	6.46
5 YR. TOTAL	62,421,580	6	306,562	68	1,160,319	240,337	1,524,542	3,231,760	5.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	2.350	44%	2.827	5.18			
Pure Premium Indicated by National Relativity		31%	2.200	28%	2.934	5.13			
Pure Premium Present on Rate Level		32%	2.464	28%	2.820	5.28			
Pure Premium Derived by Formula		2.340		2.855		5.20			

CLASS 6503		POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	11,683,194	0	0	2	13,540	0	47,896	61,436	0.53
3/11 through 2/12	14,304,116	0	0	0	0	0	28,371	28,371	0.20
5 YR. TOTAL	25,987,310	0	0	2	13,540	0	76,267	89,807	0.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.052	24%	0.293	0.35			
Pure Premium Indicated by National Relativity		20%	0.185	21%	0.369	0.55			
Pure Premium Present on Rate Level		62%	0.980	55%	1.491	2.47			
Pure Premium Derived by Formula		0.654		0.968		1.62			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6504		FOOD PRODUCTS MFG. NOC							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	69,423,315	2	64,202	28	282,014	55,113	537,053	938,382	1.35
3/08 through 2/09	65,490,800	7	122,568	24	463,125	223,086	595,018	1,403,797	2.14
3/09 through 2/10	67,449,213	5	543,150	30	337,827	142,640	739,536	1,763,153	2.61
3/10 through 2/11	59,050,093	5	214,219	21	219,360	1,033,155	592,547	2,059,281	3.49
3/11 through 2/12	62,461,854	1	16,658	21	318,558	91,799	551,116	978,131	1.57
5 YR. TOTAL	323,875,275	20	960,797	124	1,620,884	1,545,793	3,015,270	7,142,744	2.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.797	66%	1.408	2.21			
Pure Premium Indicated by National Relativity		25%	0.882	17%	1.408	2.29			
Pure Premium Present on Rate Level		26%	0.933	17%	1.480	2.41			
Pure Premium Derived by Formula		0.854		1.420		2.27			

CLASS 6811		BOAT BUILDING-WOOD-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		12%	2.080	13%	2.740	4.82			
Pure Premium Present on Rate Level		88%	2.238	87%	2.185	4.42			
Pure Premium Derived by Formula		2.219		2.257		4.48			

CLASS 6834		BOAT BUILDING OR REPAIR & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	848,985	1	7,058	1	226	72,369	5,698	85,351	10.05
3/08 through 2/09	914,980	0	0	0	0	0	0	0	0.00
3/09 through 2/10	1,031,594	0	0	0	0	0	1,822	1,822	0.18
3/10 through 2/11	1,155,070	0	0	0	0	0	768	768	0.07
3/11 through 2/12	1,191,960	0	0	0	0	0	1,199	1,199	0.10
5 YR. TOTAL	5,142,589	1	7,058	1	226	72,369	9,487	89,140	1.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.142	13%	1.592	1.73			
Pure Premium Indicated by National Relativity		45%	1.187	43%	1.982	3.17			
Pure Premium Present on Rate Level		45%	1.060	44%	1.683	2.74			
Pure Premium Derived by Formula		1.025		1.800		2.83			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 6836		MARINA & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,263,915	0	0	2	91,451	0	30,658	122,109	9.66
3/08 through 2/09	1,333,992	0	0	1	117	0	3,957	4,074	0.31
3/09 through 2/10	1,715,095	0	0	0	0	0	4,056	4,056	0.24
3/10 through 2/11	1,754,524	0	0	2	4,985	0	17,966	22,951	1.31
3/11 through 2/12	2,116,824	0	0	1	381	0	32,599	32,980	1.56
5 YR. TOTAL	8,184,350	0	0	6	96,934	0	89,236	186,170	2.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	1.184	17%	1.090	2.27			
Pure Premium Indicated by National Relativity		43%	1.111	41%	2.137	3.25			
Pure Premium Present on Rate Level		44%	1.432	42%	2.022	3.45			
Pure Premium Derived by Formula		1.262		1.911		3.17			

CLASS 6854		SHIP BUILDING-IRON OR STEEL-NOC & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		14%	0.501	15%	1.053	1.55			
Pure Premium Present on Rate Level		86%	1.653	85%	1.920	3.57			
Pure Premium Derived by Formula		1.492		1.790		3.28			

CLASS 6882		SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	394,939	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	394,939	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	1.420	20%	2.745	4.17			
Pure Premium Present on Rate Level		77%	1.628	75%	1.706	3.33			
Pure Premium Derived by Formula		1.523		1.829		3.35			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 6884		SHIP SCALING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		11%	1.004	12%	1.104	2.11			
Pure Premium Present on Rate Level		89%	2.611	88%	1.974	4.59			
Pure Premium Derived by Formula		2.434		1.870		4.30			

CLASS 7016 + +		VESSELS-NOC-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.484	100%	1.051	2.54			
Pure Premium Derived by Formula		1.484		1.051		2.54			

CLASS 7024		VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		24%	1.019	25%	0.920	1.94			
Pure Premium Present on Rate Level		76%	1.649	75%	1.167	2.82			
Pure Premium Derived by Formula		1.498		1.105		2.60			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I							
7038 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	1.343	100%	2.544	3.89			
Pure Premium Derived by Formula		1.343		2.544		3.89			

CLASS		VESSELS-NOT SELF-PROPELLED-PROGRAM I							
7046 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.286	100%	2.451	5.74			
Pure Premium Derived by Formula		3.286		2.451		5.74			

CLASS		VESSELS-NOC-PROGRAM II-USL ACT							
7047 + +									
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.523	100%	1.429	3.95			
Pure Premium Derived by Formula		2.523		1.429		3.95			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 7050 + +		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.200	100%	1.876	6.08			
Pure Premium Derived by Formula		4.200		1.876		6.08			

CLASS 7090		BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		27%	1.043	29%	3.761	4.80			
Pure Premium Present on Rate Level		73%	1.491	71%	2.823	4.31			
Pure Premium Derived by Formula		1.370		3.095		4.47			

CLASS 7098		VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.208	0.21			
Pure Premium Present on Rate Level		100%	3.645	100%	2.720	6.37			
Pure Premium Derived by Formula		3.645		2.720		6.37			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7099 + +		VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	4.902	100%	3.993	8.90			
Pure Premium Derived by Formula		4.902		3.993		8.90			

CLASS 7133		RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	10,307,819	0	0	4	19,647	0	81,185	100,832	0.98
3/08 through 2/09	7,604,934	2	178,322	5	22,070	52,759	138,064	391,215	5.14
3/09 through 2/10	7,319,820	0	0	4	9,673	0	74,944	84,617	1.16
3/10 through 2/11	7,226,463	1	57,484	8	154,038	30,989	296,646	539,157	7.46
3/11 through 2/12	8,202,375	0	0	3	5,407	0	102,492	107,899	1.32
5 YR. TOTAL	40,661,411	3	235,806	24	210,835	83,748	693,331	1,223,720	3.01
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	1.098	34%	1.911	3.01			
Pure Premium Indicated by National Relativity		36%	1.472	33%	2.083	3.56			
Pure Premium Present on Rate Level		36%	1.905	33%	2.294	4.20			
Pure Premium Derived by Formula		1.523		2.094		3.62			

CLASS 7222		TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	23,983,413	7	383,363	12	872,653	365,097	341,543	1,962,656	8.18
3/08 through 2/09	19,865,337	5	809,069	7	312,880	653,708	234,936	2,010,593	10.12
3/09 through 2/10	11,805,499	1	48,051	8	744,552	15,720	184,889	993,212	8.41
3/10 through 2/11	18,012,857	5	536,237	21	322,030	1,251,027	373,634	2,482,928	13.78
3/11 through 2/12	17,222,910	2	411,328	13	443,063	242,819	477,591	1,574,801	9.14
5 YR. TOTAL	90,890,016	20	2,188,048	61	2,695,178	2,528,371	1,612,593	9,024,190	9.93
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	5.373	55%	4.556	9.93			
Pure Premium Indicated by National Relativity		25%	2.537	22%	3.314	5.85			
Pure Premium Present on Rate Level		26%	3.482	23%	3.512	6.99			
Pure Premium Derived by Formula		4.172		4.043		8.22			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7228		TRUCKING - LOCAL HAULING ONLY & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	333,147,336	31	2,178,128	275	4,642,475	1,853,936	5,873,553	14,548,092	4.37
3/08 through 2/09	327,065,317	27	2,441,194	228	4,231,326	2,204,392	5,552,130	14,429,042	4.41
3/09 through 2/10	324,090,643	37	2,800,669	176	3,098,102	3,506,108	4,121,046	13,525,925	4.17
3/10 through 2/11	331,531,721	33	2,492,873	226	5,254,154	2,555,940	6,346,209	16,649,176	5.02
3/11 through 2/12	358,465,300	32	2,862,991	197	5,869,888	2,932,433	5,857,427	17,522,739	4.89
5 YR. TOTAL	1,674,300,317	160	12,775,855	1,102	23,095,945	13,052,809	27,750,365	76,674,974	4.58
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.142	100%	2.437	4.58			
Pure Premium Indicated by National Relativity		0%	2.473	0%	2.987	5.46			
Pure Premium Present on Rate Level		0%	2.224	0%	2.436	4.66			
Pure Premium Derived by Formula			2.142		2.437	4.58			

CLASS 7229		TRUCKING - LONG DISTANCE HAULING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	272,149,570	55	4,481,383	224	3,584,336	5,264,220	4,325,093	17,655,032	6.49
3/08 through 2/09	265,703,783	36	2,829,008	196	3,645,663	3,503,546	4,225,651	14,203,868	5.35
3/09 through 2/10	238,555,234	45	3,824,698	187	3,024,753	4,239,737	3,965,538	15,054,726	6.31
3/10 through 2/11	249,256,378	22	1,560,240	188	3,735,091	2,299,944	5,506,558	13,101,833	5.26
3/11 through 2/12	264,748,019	38	3,135,574	176	4,439,288	3,833,163	4,528,470	15,936,495	6.02
5 YR. TOTAL	1,290,412,984	196	15,830,903	971	18,429,131	19,140,610	22,551,310	75,951,954	5.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	2.655	100%	3.231	5.89			
Pure Premium Indicated by National Relativity		0%	3.472	0%	3.892	7.36			
Pure Premium Present on Rate Level		0%	2.941	0%	3.286	6.23			
Pure Premium Derived by Formula			2.655		3.231	5.89			

CLASS 7230		TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,077,280	0	0	5	54,773	0	67,654	122,427	5.89
3/08 through 2/09	2,412,475	0	0	8	178,349	0	207,545	385,894	16.00
3/09 through 2/10	2,560,474	0	0	1	324	0	6,302	6,626	0.26
3/10 through 2/11	2,681,573	0	0	2	7,148	0	28,655	35,803	1.34
3/11 through 2/12	2,460,793	0	0	0	0	0	10,903	10,903	0.44
5 YR. TOTAL	12,192,595	0	0	16	240,594	0	321,059	561,653	4.61
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	1.973	25%	2.633	4.61			
Pure Premium Indicated by National Relativity		40%	2.700	37%	3.672	6.37			
Pure Premium Present on Rate Level		40%	2.925	38%	3.757	6.68			
Pure Premium Derived by Formula			2.645		3.445	6.09			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 7231		MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	32,302,808	9	384,593	48	420,463	430,112	632,081	1,867,249	5.78
3/08 through 2/09	26,901,024	11	400,134	36	509,530	386,889	774,236	2,070,789	7.70
3/09 through 2/10	23,617,796	7	545,065	26	286,509	944,155	511,731	2,287,460	9.69
3/10 through 2/11	27,109,762	7	647,063	31	464,219	724,815	452,569	2,288,666	8.44
3/11 through 2/12	31,063,998	10	409,875	35	621,160	425,532	632,758	2,089,325	6.73
5 YR. TOTAL	140,995,388	44	2,386,730	176	2,301,881	2,911,503	3,003,375	10,603,489	7.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	3.325	72%	4.195	7.52			
Pure Premium Indicated by National Relativity		21%	3.241	14%	3.993	7.23			
Pure Premium Present on Rate Level		21%	3.388	14%	4.535	7.92			
Pure Premium Derived by Formula			3.321		4.214	7.54			

CLASS 7232		TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	32,954,150	6	580,740	16	496,109	562,652	369,359	2,008,860	6.10
3/08 through 2/09	30,874,891	2	149,603	10	205,069	82,303	365,205	802,180	2.60
3/09 through 2/10	30,278,569	3	208,275	16	307,329	114,720	340,925	971,249	3.21
3/10 through 2/11	25,960,585	3	468,855	20	555,324	270,681	511,580	1,806,440	6.96
3/11 through 2/12	28,310,547	6	594,567	19	281,516	735,423	414,805	2,026,311	7.16
5 YR. TOTAL	148,378,742	20	2,002,040	81	1,845,347	1,765,779	2,001,874	7,615,040	5.13
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		54%	2.593	57%	2.539	5.13			
Pure Premium Indicated by National Relativity		23%	3.395	21%	3.551	6.95			
Pure Premium Present on Rate Level		23%	2.689	22%	2.416	5.11			
Pure Premium Derived by Formula			2.800		2.724	5.52			

CLASS 7333 + +		DREDGING-ALL TYPES-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.727	100%	1.426	4.15			
Pure Premium Derived by Formula			2.727		1.426	4.15			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 7335		DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		10%	0.215	11%	0.321	0.54			
Pure Premium Present on Rate Level		90%	3.030	89%	1.585	4.62			
Pure Premium Derived by Formula		2.749		1.446		4.20			

CLASS 7337 + +		DREDGING-ALL TYPES-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.742	100%	2.697	6.44			
Pure Premium Derived by Formula		3.742		2.697		6.44			

CLASS 7360		FREIGHT HANDLING NOC							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	14,348,989	1	14,544	11	185,803	9,547	300,210	510,104	3.56
3/08 through 2/09	15,597,387	1	16,974	10	135,767	117,117	258,141	527,999	3.39
3/09 through 2/10	16,996,168	0	0	9	65,300	0	229,737	295,037	1.74
3/10 through 2/11	19,385,482	1	96,903	11	296,694	37,754	317,213	748,564	3.86
3/11 through 2/12	20,049,418	4	157,156	12	128,218	207,264	233,495	726,133	3.62
5 YR. TOTAL	86,377,444	7	285,577	53	811,782	371,682	1,338,796	2,807,837	3.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		36%	1.270	44%	1.980	3.25			
Pure Premium Indicated by National Relativity		32%	1.732	28%	2.795	4.53			
Pure Premium Present on Rate Level		32%	1.705	28%	2.096	3.80			
Pure Premium Derived by Formula		1.557		2.241		3.80			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7370		TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	43,225,569	5	92,433	24	221,842	539,118	651,379	1,504,772	3.48
3/08 through 2/09	30,656,404	5	168,804	22	288,535	97,801	485,124	1,040,264	3.39
3/09 through 2/10	25,909,535	1	31,687	17	269,519	28,758	678,253	1,008,217	3.89
3/10 through 2/11	26,707,480	5	223,984	9	149,690	386,439	333,973	1,094,086	4.10
3/11 through 2/12	44,027,103	17	978,118	30	558,335	951,427	663,774	3,151,654	7.16
5 YR. TOTAL	170,526,091	33	1,495,026	102	1,487,921	2,003,543	2,812,503	7,798,993	4.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		47%	1.749	61%	2.824	4.57			
Pure Premium Indicated by National Relativity		26%	1.619	19%	2.525	4.14			
Pure Premium Present on Rate Level		27%	1.657	20%	2.402	4.06			
Pure Premium Derived by Formula			1.690		2.683	4.37			

CLASS 7380		DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	423,401,860	52	2,133,490	292	3,458,018	3,245,714	6,333,889	15,171,111	3.58
3/08 through 2/09	400,011,704	54	3,089,371	279	3,921,748	4,170,107	6,467,231	17,648,457	4.41
3/09 through 2/10	395,859,633	53	3,046,916	260	3,589,727	4,098,183	5,795,456	16,530,282	4.18
3/10 through 2/11	394,573,430	60	3,702,355	272	4,008,111	5,107,423	6,102,807	18,920,696	4.80
3/11 through 2/12	405,840,432	28	1,688,897	289	5,867,661	2,149,832	7,736,648	17,443,038	4.30
5 YR. TOTAL	2,019,687,059	247	13,661,029	1,392	20,845,265	18,771,259	32,436,031	85,713,584	4.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.708	100%	2.535	4.24			
Pure Premium Indicated by National Relativity		0%	1.733	0%	2.390	4.12			
Pure Premium Present on Rate Level		0%	1.720	0%	2.557	4.28			
Pure Premium Derived by Formula			1.708		2.535	4.24			

CLASS 7382		BUS CO.: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	103,720,335	16	423,141	94	1,055,696	568,050	1,482,646	3,529,533	3.40
3/08 through 2/09	89,091,914	16	683,700	68	943,824	1,287,930	1,103,903	4,019,357	4.51
3/09 through 2/10	89,025,473	22	517,360	57	631,302	699,776	1,103,467	2,951,905	3.32
3/10 through 2/11	91,638,647	27	1,318,065	61	809,839	1,250,917	1,609,919	4,988,740	5.44
3/11 through 2/12	88,049,815	20	1,117,706	72	1,176,506	1,212,209	1,567,067	5,073,488	5.76
5 YR. TOTAL	461,526,184	101	4,059,972	352	4,617,167	5,018,882	6,867,002	20,563,023	4.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.880	93%	2.575	4.46			
Pure Premium Indicated by National Relativity		14%	1.287	3%	2.262	3.55			
Pure Premium Present on Rate Level		15%	1.722	4%	2.597	4.32			
Pure Premium Derived by Formula			1.773		2.566	4.34			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7390		BEER OR ALE DEALER-WHOLESALE & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	29,991,545	2	72,752	19	424,504	59,181	463,519	1,019,956	3.40
3/08 through 2/09	32,284,387	5	632,625	27	333,816	952,771	790,450	2,709,662	8.39
3/09 through 2/10	23,379,556	3	246,719	27	391,819	379,626	657,872	1,676,036	7.17
3/10 through 2/11	18,771,386	4	377,281	15	94,951	401,897	249,672	1,123,801	5.99
3/11 through 2/12	27,911,703	1	14,098	16	323,074	16,104	633,931	987,207	3.54
5 YR. TOTAL	132,338,577	15	1,343,475	104	1,568,164	1,809,579	2,795,444	7,516,662	5.68
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		50%	2.200	65%	3.480	5.68			
Pure Premium Indicated by National Relativity		25%	2.161	17%	3.068	5.23			
Pure Premium Present on Rate Level		25%	2.335	18%	3.408	5.74			
Pure Premium Derived by Formula		2.224		3.397		5.62			

CLASS 7394 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	2.342	100%	1.617	3.96			
Pure Premium Derived by Formula		2.342		1.617		3.96			

CLASS 7395		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	218,326	0	0	0	0	0	0	0	0.00
3/08 through 2/09	175,500	0	0	0	0	0	0	0	0.00
3/09 through 2/10	190,272	0	0	0	0	0	0	0	0.00
3/10 through 2/11	1,181,421	0	0	0	0	0	0	0	0.00
3/11 through 2/12	112,546	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,878,065	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	1.132	20%	1.659	2.79			
Pure Premium Present on Rate Level		72%	2.608	71%	1.801	4.41			
Pure Premium Derived by Formula		2.093		1.611		3.70			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7398 + +		DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		100%	3.821	100%	2.341	6.16			
Pure Premium Derived by Formula		3.821		2.341		6.16			

CLASS 7402		AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	986,528	0	0	0	0	0	0	0	0.00
3/11 through 2/12	959,318	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,945,846	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.002	0.00			
Pure Premium Present on Rate Level		98%	0.059	97%	0.099	0.16			
Pure Premium Derived by Formula		0.058		0.096		0.15			

CLASS 7403		AVIATION: ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	228,380,452	37	1,047,054	225	2,114,801	1,482,326	4,904,733	9,548,914	4.18
3/08 through 2/09	228,177,900	46	1,444,840	260	2,051,332	3,582,027	5,081,960	12,160,159	5.33
3/09 through 2/10	208,418,256	35	1,479,014	289	2,519,889	1,977,418	5,562,855	11,539,176	5.54
3/10 through 2/11	224,316,506	62	2,156,019	311	3,272,257	4,452,162	6,159,571	16,040,009	7.15
3/11 through 2/12	229,832,512	36	1,523,508	386	4,602,750	3,238,739	7,542,456	16,907,453	7.36
5 YR. TOTAL	1,119,125,626	216	7,650,435	1,471	14,561,029	14,732,672	29,251,575	66,195,711	5.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.985	100%	3.930	5.92			
Pure Premium Indicated by National Relativity		0%	1.298	0%	2.018	3.32			
Pure Premium Present on Rate Level		0%	1.887	0%	3.626	5.51			
Pure Premium Derived by Formula		1.985		3.930		5.92			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 7405		AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	162,615,107	3	330,869	29	163,675	232,459	482,553	1,209,556	0.74
3/08 through 2/09	157,655,965	7	138,131	33	584,880	231,210	954,262	1,908,483	1.21
3/09 through 2/10	163,410,423	6	407,830	46	525,952	571,882	761,287	2,266,951	1.39
3/10 through 2/11	168,547,168	17	825,583	69	594,116	1,245,903	930,231	3,595,833	2.13
3/11 through 2/12	278,976,927	10	381,107	49	447,521	402,891	655,147	1,886,666	0.68
5 YR. TOTAL	931,205,590	43	2,083,520	226	2,316,144	2,684,345	3,783,480	10,867,489	1.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.472	68%	0.695	1.17			
Pure Premium Indicated by National Relativity		23%	0.405	16%	0.525	0.93			
Pure Premium Present on Rate Level		24%	0.406	16%	0.596	1.00			
Pure Premium Derived by Formula		0.441		0.652		1.09			

CLASS 7420		AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,316,702	0	0	2	552,468	0	62,793	615,261	46.73
3/08 through 2/09	827,499	0	0	0	0	0	0	0	0.00
3/09 through 2/10	1,060,012	0	0	1	24,061	0	2,527	26,588	2.51
3/10 through 2/11	1,153,124	0	0	0	0	0	538	538	0.05
3/11 through 2/12	979,648	0	0	0	0	0	1,657	1,657	0.17
5 YR. TOTAL	5,336,985	0	0	3	576,529	0	67,515	644,044	12.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	10.803	15%	1.265	12.07			
Pure Premium Indicated by National Relativity		19%	3.953	20%	2.335	6.29			
Pure Premium Present on Rate Level		58%	9.197	65%	2.226	11.42			
Pure Premium Derived by Formula		8.570		2.104		10.67			

CLASS 7421		AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	19,052,483	0	0	1	19,562	0	63,481	83,043	0.44
3/08 through 2/09	16,422,288	1	170,581	1	569,925	157,274	41,434	939,214	5.72
3/09 through 2/10	20,210,033	1	51	1	2,178	0	11,200	13,429	0.07
3/10 through 2/11	20,118,084	0	0	0	0	0	1,628	1,628	0.01
3/11 through 2/12	20,386,820	0	0	0	0	0	4,920	4,920	0.02
5 YR. TOTAL	96,189,708	2	170,632	3	591,665	157,274	122,663	1,042,234	1.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	0.792	25%	0.291	1.08			
Pure Premium Indicated by National Relativity		36%	0.277	37%	0.404	0.68			
Pure Premium Present on Rate Level		37%	0.742	38%	0.463	1.21			
Pure Premium Derived by Formula		0.588		0.398		0.99			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 7422		AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	20,708,764	0	0	3	8,233	0	47,129	55,362	0.27
3/08 through 2/09	17,685,524	1	139,746	1	2,086	376,242	8,849	526,923	2.98
3/09 through 2/10	23,327,094	0	0	3	34,905	0	91,193	126,098	0.54
3/10 through 2/11	26,560,238	1	85,219	3	127,888	82,138	110,973	406,218	1.53
3/11 through 2/12	22,992,483	1	12,114	3	464,375	62,907	63,400	602,796	2.62
5 YR. TOTAL	111,274,103	3	237,079	13	637,487	521,287	321,544	1,717,397	1.54
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.786	34%	0.757			1.54	
Pure Premium Indicated by National Relativity		36%	0.589	33%	0.925			1.51	
Pure Premium Present on Rate Level		36%	0.729	33%	0.838			1.57	
Pure Premium Derived by Formula		0.695		0.839				1.53	

CLASS 7425		AVIATION: HELICOPTERS - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	7,077,847	0	0	1	39,412	0	74,223	113,635	1.61
3/08 through 2/09	9,839,121	0	0	1	336,751	0	409,035	745,786	7.58
3/09 through 2/10	7,793,953	0	0	0	0	0	27,480	27,480	0.35
3/10 through 2/11	8,038,024	1	234,234	0	0	185,832	0	420,066	5.23
3/11 through 2/12	9,884,911	0	0	2	15,183	0	20,532	35,715	0.36
5 YR. TOTAL	42,633,856	1	234,234	4	391,346	185,832	531,270	1,342,682	3.15
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	1.467	36%	1.682			3.15	
Pure Premium Indicated by National Relativity		35%	1.537	32%	1.208			2.75	
Pure Premium Present on Rate Level		35%	2.252	32%	2.553			4.81	
Pure Premium Derived by Formula		1.766		1.809				3.58	

CLASS 7431		AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	29,755,674	0	0	4	12,625	0	53,238	65,863	0.22
3/08 through 2/09	30,002,151	0	0	2	121,948	0	86,062	208,010	0.69
3/09 through 2/10	30,525,112	0	0	3	15,746	0	30,681	46,427	0.15
3/10 through 2/11	30,533,451	0	0	3	21,249	0	38,498	59,747	0.20
3/11 through 2/12	33,915,824	0	0	1	25,569	0	24,477	50,046	0.15
5 YR. TOTAL	154,732,212	0	0	13	197,137	0	232,956	430,093	0.28
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		27%	0.127	29%	0.151			0.28	
Pure Premium Indicated by National Relativity		36%	0.380	35%	0.492			0.87	
Pure Premium Present on Rate Level		37%	0.473	36%	0.406			0.88	
Pure Premium Derived by Formula		0.346		0.362				0.71	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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EFFECTIVE 1/1/2015

CLASS 7502		GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	40,050,603	2	47,952	11	185,928	19,753	395,091	648,724	1.62
3/08 through 2/09	44,239,397	3	48,542	9	94,391	32,157	335,037	510,127	1.15
3/09 through 2/10	47,835,520	0	0	14	268,367	0	406,470	674,837	1.41
3/10 through 2/11	49,694,391	0	0	11	219,667	0	295,246	514,913	1.04
3/11 through 2/12	49,839,440	3	232,887	4	23,210	174,574	146,760	577,431	1.16
5 YR. TOTAL	231,659,351	8	329,381	49	791,563	226,484	1,578,604	2,926,032	1.26
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		37%	0.484		49%	0.779		1.26	
Pure Premium Indicated by National Relativity		31%	0.829		25%	1.273		2.10	
Pure Premium Present on Rate Level		32%	0.682		26%	1.060		1.74	
Pure Premium Derived by Formula			0.654			0.976		1.63	

CLASS 7515		OIL OR GAS PIPELINE OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	47,350,010	1	131	4	16,305	1,020	49,551	67,007	0.14
3/08 through 2/09	48,759,623	2	102,120	4	29,845	599,717	88,260	819,942	1.68
3/09 through 2/10	59,259,640	1	102,768	8	168,609	316,042	308,412	895,831	1.51
3/10 through 2/11	73,372,908	3	114,599	9	227,791	111,931	361,774	816,095	1.11
3/11 through 2/12	73,108,383	3	248,321	6	211,298	395,819	306,978	1,162,416	1.59
5 YR. TOTAL	301,850,564	10	567,939	31	653,848	1,424,529	1,114,975	3,761,291	1.25
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		39%	0.405		50%	0.841		1.25	
Pure Premium Indicated by National Relativity		30%	0.337		25%	0.651		0.99	
Pure Premium Present on Rate Level		31%	0.582		25%	0.817		1.40	
Pure Premium Derived by Formula			0.439			0.788		1.23	

CLASS 7520		WATERWORKS OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	106,627,298	8	286,151	51	541,170	162,078	1,307,198	2,296,597	2.15
3/08 through 2/09	129,348,313	6	344,585	50	492,284	262,970	1,212,170	2,312,009	1.79
3/09 through 2/10	128,556,640	9	383,265	55	503,905	928,551	1,170,520	2,986,241	2.32
3/10 through 2/11	137,358,168	8	439,860	48	688,559	528,555	1,413,913	3,070,887	2.24
3/11 through 2/12	142,964,307	8	737,845	57	851,379	564,553	1,893,258	4,047,035	2.83
5 YR. TOTAL	644,854,726	39	2,191,706	261	3,077,297	2,446,707	6,997,059	14,712,769	2.28
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		63%	0.817		85%	1.464		2.28	
Pure Premium Indicated by National Relativity		18%	1.127		7%	1.773		2.90	
Pure Premium Present on Rate Level		19%	0.936		8%	1.474		2.41	
Pure Premium Derived by Formula			0.895			1.486		2.38	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7538		ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	16,046,167	3	195,374	14	261,168	635,591	625,039	1,717,172	10.70
3/08 through 2/09	11,955,926	2	437,953	4	62,684	396,374	337,429	1,234,440	10.33
3/09 through 2/10	9,479,183	2	62,841	6	174,894	48,767	183,897	470,399	4.96
3/10 through 2/11	12,398,190	1	110,354	7	103,396	102,794	224,646	541,190	4.37
3/11 through 2/12	16,243,720	0	0	5	132,331	0	192,870	325,201	2.00
5 YR. TOTAL	66,123,186	8	806,522	36	734,473	1,183,526	1,563,881	4,288,402	6.49
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		42%	2.330	57%	4.155			6.49	
Pure Premium Indicated by National Relativity		29%	2.352	21%	3.366			5.72	
Pure Premium Present on Rate Level		29%	3.144	22%	5.229			8.37	
Pure Premium Derived by Formula		2.572		4.226				6.80	

CLASS 7539		ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	153,754,646	4	418,718	33	272,801	561,109	877,166	2,129,794	1.39
3/08 through 2/09	170,476,835	3	222,904	26	370,150	132,304	938,766	1,664,124	0.98
3/09 through 2/10	178,766,066	3	198,818	25	521,169	489,465	1,452,216	2,661,668	1.49
3/10 through 2/11	185,439,853	6	395,908	35	560,073	223,386	1,120,375	2,299,742	1.24
3/11 through 2/12	187,193,575	2	436,351	31	733,991	1,056,203	1,118,240	3,344,785	1.79
5 YR. TOTAL	875,630,975	18	1,672,699	150	2,458,184	2,462,467	5,506,763	12,100,113	1.38
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		54%	0.472	77%	0.910			1.38	
Pure Premium Indicated by National Relativity		23%	0.705	11%	0.956			1.66	
Pure Premium Present on Rate Level		23%	0.455	12%	0.848			1.30	
Pure Premium Derived by Formula		0.522		0.908				1.43	

CLASS 7540		ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	65,339,893	4	435,624	37	299,452	525,714	855,514	2,116,304	3.24
3/08 through 2/09	70,700,447	3	26,222	25	359,459	175,872	1,117,444	1,678,997	2.38
3/09 through 2/10	71,474,857	6	749,129	22	382,956	954,037	722,148	2,808,270	3.93
3/10 through 2/11	73,422,273	5	390,787	23	386,675	442,354	807,548	2,027,364	2.76
3/11 through 2/12	74,391,209	5	609,522	18	389,152	1,120,571	888,935	3,008,180	4.04
5 YR. TOTAL	355,328,679	23	2,211,284	125	1,817,694	3,218,548	4,391,589	11,639,115	3.28
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	1.134	78%	2.142			3.28	
Pure Premium Indicated by National Relativity		21%	1.156	11%	2.232			3.39	
Pure Premium Present on Rate Level		22%	1.280	11%	2.151			3.43	
Pure Premium Derived by Formula		1.171		2.153				3.32	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7580		SEWAGE DISPOSAL PLANT OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	33,194,888	1	174,952	6	130,879	163,101	199,179	668,111	2.01
3/08 through 2/09	46,382,794	2	119,719	20	131,620	106,015	345,644	702,998	1.52
3/09 through 2/10	46,788,338	1	46,305	14	196,895	18,569	417,277	679,046	1.45
3/10 through 2/11	46,877,000	3	310,213	18	508,638	649,991	737,910	2,206,752	4.71
3/11 through 2/12	50,054,801	2	44,045	18	394,184	43,793	693,367	1,175,389	2.35
5 YR. TOTAL	223,297,821	9	695,234	76	1,362,216	981,469	2,393,377	5,432,296	2.43
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		42%	0.921	54%		1.511		2.43	
Pure Premium Indicated by National Relativity		29%	0.972	23%		1.430		2.40	
Pure Premium Present on Rate Level		29%	0.963	23%		1.343		2.31	
Pure Premium Derived by Formula			0.948			1.454		2.40	

CLASS 7590		GARBAGE WORKS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,829,231	5	266,921	8	133,694	178,279	148,773	727,667	10.66
3/08 through 2/09	6,297,931	1	68,866	5	17,337	44,580	64,276	195,059	3.10
3/09 through 2/10	10,262,161	0	0	2	11,256	0	45,700	56,956	0.56
3/10 through 2/11	10,408,411	1	18	4	88,036	4,333	135,000	227,387	2.19
3/11 through 2/12	11,494,102	1	237,651	3	15,636	348,239	35,200	636,726	5.54
5 YR. TOTAL	45,291,836	8	573,456	22	265,959	575,431	428,949	1,843,795	4.07
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	1.853	35%		2.218		4.07	
Pure Premium Indicated by National Relativity		36%	1.213	32%		1.637		2.85	
Pure Premium Present on Rate Level		36%	1.791	33%		2.323		4.11	
Pure Premium Derived by Formula			1.600			2.067		3.67	

CLASS 7600		TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	365,465,563	38	1,036,288	110	1,524,464	1,600,723	3,192,888	7,354,363	2.01
3/08 through 2/09	350,133,061	24	1,581,785	103	1,471,462	1,708,165	2,911,638	7,673,050	2.19
3/09 through 2/10	303,951,212	25	1,676,714	91	2,096,762	1,361,573	2,766,830	7,901,879	2.60
3/10 through 2/11	244,331,183	18	1,174,242	64	699,158	1,509,936	1,646,274	5,029,610	2.06
3/11 through 2/12	352,717,646	29	2,340,638	91	2,540,169	3,839,358	3,164,006	11,884,171	3.37
5 YR. TOTAL	1,616,598,665	134	7,809,667	459	8,332,015	10,019,755	13,681,636	39,843,073	2.46
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*	CRED.		PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		91%	0.998	100%		1.466		2.46	
Pure Premium Indicated by National Relativity		4%	1.373	0%		1.909		3.28	
Pure Premium Present on Rate Level		5%	0.910	0%		1.302		2.21	
Pure Premium Derived by Formula			1.009			1.466		2.48	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7605		BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	121,491,976	7	144,794	32	522,168	208,276	871,290	1,746,528	1.44
3/08 through 2/09	122,203,979	5	603,478	35	546,614	670,021	851,715	2,671,828	2.19
3/09 through 2/10	116,338,722	6	186,232	24	900,163	453,855	471,083	2,011,333	1.73
3/10 through 2/11	111,807,555	5	378,290	21	417,102	277,397	528,096	1,600,885	1.43
3/11 through 2/12	110,978,179	4	296,494	25	522,247	241,699	713,692	1,774,132	1.60
5 YR. TOTAL	582,820,411	27	1,609,288	137	2,908,294	1,851,248	3,435,876	9,804,706	1.68
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		57%	0.775	69%		0.907		1.68	
Pure Premium Indicated by National Relativity		21%	0.688	15%		0.980		1.67	
Pure Premium Present on Rate Level		22%	0.765	16%		0.939		1.70	
Pure Premium Derived by Formula		0.755		0.923				1.68	

CLASS 7610		RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	338,663,956	6	195,601	27	211,671	507,547	664,096	1,578,915	0.47
3/08 through 2/09	400,168,950	5	135,143	12	81,703	111,834	271,941	600,621	0.15
3/09 through 2/10	386,775,333	5	126,024	15	149,261	193,628	446,271	915,184	0.24
3/10 through 2/11	393,488,805	4	155,594	13	109,442	1,298,598	494,842	2,058,476	0.52
3/11 through 2/12	405,423,413	5	308,982	8	200,941	1,244,150	476,884	2,230,957	0.55
5 YR. TOTAL	1,924,520,457	25	921,344	75	753,018	3,355,757	2,354,034	7,384,153	0.38
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		48%	0.087	69%		0.297		0.38	
Pure Premium Indicated by National Relativity		26%	0.157	15%		0.264		0.42	
Pure Premium Present on Rate Level		26%	0.144	16%		0.280		0.42	
Pure Premium Derived by Formula		0.120		0.289				0.41	

CLASS 7704 + +		COMBINED DATA FOR CLASSES 7704, 7710 AND 7711							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	176,566,778	19	1,862,924	92	1,584,814	2,284,645	2,521,666	8,254,049	4.68
3/08 through 2/09	197,051,857	21	1,093,775	102	2,326,271	1,585,616	3,307,275	8,312,937	4.22
3/09 through 2/10	221,602,995	20	1,196,563	116	1,257,596	2,009,115	3,015,396	7,478,670	3.37
3/10 through 2/11	219,735,280	20	1,558,662	106	2,804,668	1,977,015	4,894,909	11,235,254	5.11
3/11 through 2/12	250,586,343	28	5,045,840	106	1,663,938	4,085,717	3,246,594	14,042,089	5.60
5 YR. TOTAL	1,065,543,253	108	10,757,764	522	9,637,287	11,942,108	16,985,840	49,322,999	4.63
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	1.914	100%		2.715		4.63	
Pure Premium Indicated by National Relativity		0%	1.389	0%		3.138		4.53	
Pure Premium Present on Rate Level		0%	1.988	0%		2.481		4.47	
Pure Premium Derived by Formula		1.914		2.715				4.63	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 7705		AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,154,455	0	0	0	0	0	1,794	1,794	0.16
3/08 through 2/09	15,219,352	1	48,477	4	87,887	20,592	133,322	290,278	1.91
3/09 through 2/10	21,920,438	4	212,349	8	225,697	200,212	304,052	942,310	4.30
3/10 through 2/11	22,137,145	2	12,084	16	192,378	46,128	389,263	639,853	2.89
3/11 through 2/12	31,648,906	2	67,308	19	161,787	100,453	323,216	652,764	2.06
5 YR. TOTAL	92,080,296	9	340,218	47	667,749	367,385	1,151,647	2,526,999	2.75
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		39%	1.095		48%	1.650		2.75	
Pure Premium Indicated by National Relativity		30%	2.373		26%	3.355		5.73	
Pure Premium Present on Rate Level		31%	1.896		26%	2.427		4.32	
Pure Premium Derived by Formula			1.727			2.295		4.02	

CLASS 7710 + +		FIREFIGHTERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		50%	1.643		50%	2.276		3.92	
Pure Premium Present on Rate Level		50%	1.988		50%	2.481		4.47	
Pure Premium Derived by Formula			1.816			2.379		4.20	

CLASS 7711 + +		FIREFIGHTERS & DRIVERS - VOLUNTEER							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.000		0%	0.000		0.00	
Pure Premium Indicated by National Relativity		0%	0.000		0%	0.000		0.00	
Pure Premium Present on Rate Level		100%	1.988		100%	2.481		4.47	
Pure Premium Derived by Formula			1.988			2.481		4.47	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 7719		VOLUNTEER RESCUE TEAM OR GROUP & DRIVERS							
Industry Group: Miscellaneous Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	185,704	0	0	0	0	0	14,200	14,200	7.65
3/08 through 2/09	280,122	0	0	0	0	0	11,024	11,024	3.94
3/09 through 2/10	342,135	0	0	0	0	0	7,742	7,742	2.26
3/10 through 2/11	323,787	0	0	0	0	0	4,477	4,477	1.38
3/11 through 2/12	262,629	1	158,746	0	0	92,626	0	251,372	95.71
5 YR. TOTAL	1,394,377	1	158,746	0	0	92,626	37,443	288,815	20.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	11.385	13%	9.328	20.71			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		90%	4.766	87%	5.720	10.49			
Pure Premium Derived by Formula			5.428		6.189	11.62			

CLASS 7720		POLICE OFFICERS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	360,878,921	23	1,389,445	210	3,067,438	1,682,193	5,703,813	11,842,889	3.28
3/08 through 2/09	479,548,289	37	1,411,314	221	3,453,362	1,993,070	6,318,661	13,176,407	2.75
3/09 through 2/10	436,644,074	38	1,637,278	247	3,644,568	3,007,904	7,035,942	15,325,692	3.51
3/10 through 2/11	461,400,674	36	1,937,069	197	3,501,960	1,981,089	5,393,733	12,813,851	2.78
3/11 through 2/12	463,534,035	31	2,052,672	205	3,327,020	2,696,566	6,103,897	14,180,155	3.06
5 YR. TOTAL	2,202,005,993	165	8,427,778	1,080	16,994,348	11,360,822	30,556,046	67,338,994	3.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.154	100%	1.904	3.06			
Pure Premium Indicated by National Relativity		0%	0.881	0%	1.483	2.36			
Pure Premium Present on Rate Level		0%	1.184	0%	1.779	2.96			
Pure Premium Derived by Formula			1.154		1.904	3.06			

CLASS 7855		RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS							
Industry Group: Contracting Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,375,981	0	0	2	10,532	0	14,142	24,674	0.56
3/08 through 2/09	4,858,971	0	0	3	23,299	0	46,158	69,457	1.43
3/09 through 2/10	9,912,851	2	251,433	4	84,579	701,519	193,218	1,230,749	12.42
3/10 through 2/11	13,600,594	1	114,435	6	22,231	120,131	106,315	363,112	2.67
3/11 through 2/12	12,906,071	0	0	6	37,195	0	58,907	96,102	0.74
5 YR. TOTAL	45,654,468	3	365,868	21	177,836	821,650	418,740	1,784,094	3.91
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	1.191	37%	2.717	3.91			
Pure Premium Indicated by National Relativity		34%	1.989	31%	2.208	4.20			
Pure Premium Present on Rate Level		35%	2.168	32%	2.608	4.78			
Pure Premium Derived by Formula			1.804		2.524	4.33			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8001		STORE: FLORIST & DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	41,687,521	6	289,347	24	241,945	624,171	466,628	1,622,091	3.89
3/08 through 2/09	38,889,923	2	168,728	11	78,336	282,868	290,729	820,661	2.11
3/09 through 2/10	36,835,011	1	65,179	16	333,102	66,682	666,767	1,131,730	3.07
3/10 through 2/11	35,598,055	3	164,351	18	46,080	262,387	269,376	742,194	2.09
3/11 through 2/12	35,051,505	3	125,872	22	292,985	210,417	596,453	1,225,727	3.50
5 YR. TOTAL	188,062,015	15	813,477	91	992,448	1,446,525	2,289,953	5,542,403	2.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.960	60%	1.987	2.95			
Pure Premium Indicated by National Relativity		29%	0.879	20%	1.578	2.46			
Pure Premium Present on Rate Level		29%	1.109	20%	2.020	3.13			
Pure Premium Derived by Formula		0.980		1.912		2.89			

CLASS 8002		AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	48,383,396	15	441,633	26	194,542	569,526	504,660	1,710,361	3.54
3/08 through 2/09	47,298,540	12	373,707	16	78,261	337,184	310,677	1,099,829	2.33
3/09 through 2/10	49,656,215	5	117,713	20	332,930	208,314	532,781	1,191,738	2.40
3/10 through 2/11	56,553,877	2	15,806	28	319,839	21,331	780,409	1,137,385	2.01
3/11 through 2/12	60,758,017	6	143,989	19	239,085	229,068	688,636	1,300,778	2.14
5 YR. TOTAL	262,650,045	40	1,092,848	109	1,164,657	1,365,423	2,817,163	6,440,091	2.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		45%	0.860	64%	1.592	2.45			
Pure Premium Indicated by National Relativity		27%	0.641	18%	1.542	2.18			
Pure Premium Present on Rate Level		28%	0.903	18%	1.714	2.62			
Pure Premium Derived by Formula		0.813		1.605		2.42			

CLASS 8006		GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GROCERY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	218,634,479	15	615,399	107	919,381	992,521	1,943,036	4,470,337	2.05
3/08 through 2/09	221,989,181	22	1,128,570	73	902,370	1,225,624	1,764,800	5,021,364	2.26
3/09 through 2/10	220,395,199	25	1,274,734	93	775,666	2,100,890	1,854,455	6,005,745	2.73
3/10 through 2/11	220,144,534	16	517,055	92	836,158	969,408	1,611,335	3,933,956	1.79
3/11 through 2/12	221,249,441	7	408,246	87	1,033,842	375,002	2,022,741	3,839,831	1.74
5 YR. TOTAL	1,102,412,834	85	3,944,004	452	4,467,417	5,663,445	9,196,367	23,271,233	2.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	0.763	100%	1.348	2.11			
Pure Premium Indicated by National Relativity		11%	0.820	0%	1.551	2.37			
Pure Premium Present on Rate Level		12%	0.831	0%	1.579	2.41			
Pure Premium Derived by Formula		0.777		1.348		2.13			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8008		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	358,217,303	24	1,073,009	70	821,567	1,393,388	2,038,394	5,326,358	1.49
3/08 through 2/09	346,451,839	16	477,737	71	673,394	465,504	1,631,757	3,248,392	0.94
3/09 through 2/10	342,830,468	15	537,637	78	644,495	716,605	1,725,037	3,623,774	1.06
3/10 through 2/11	353,990,375	13	411,236	80	836,671	885,715	2,171,858	4,305,480	1.22
3/11 through 2/12	372,247,256	10	195,085	52	416,991	373,117	1,633,099	2,618,292	0.70
5 YR. TOTAL	1,773,737,241	78	2,694,704	351	3,393,118	3,834,329	9,200,145	19,122,296	1.08
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	0.343	100%	0.735	1.08			
Pure Premium Indicated by National Relativity		14%	0.445	0%	0.912	1.36			
Pure Premium Present on Rate Level		15%	0.430	0%	0.781	1.21			
Pure Premium Derived by Formula		0.370		0.735		1.11			

CLASS 8010		STORE: HARDWARE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	193,313,815	7	346,827	76	909,316	487,992	1,590,231	3,334,366	1.73
3/08 through 2/09	168,437,686	9	288,826	59	609,403	671,919	1,252,799	2,822,947	1.68
3/09 through 2/10	153,687,736	10	625,129	54	525,770	1,024,917	1,206,064	3,381,880	2.20
3/10 through 2/11	157,791,879	11	1,199,192	55	652,601	1,319,092	1,285,500	4,456,385	2.83
3/11 through 2/12	170,813,716	6	650,064	51	650,558	462,105	1,728,827	3,491,554	2.04
5 YR. TOTAL	844,044,832	43	3,110,038	295	3,347,648	3,966,025	7,063,421	17,487,132	2.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		65%	0.765	88%	1.307	2.07			
Pure Premium Indicated by National Relativity		17%	0.612	6%	1.184	1.80			
Pure Premium Present on Rate Level		18%	0.715	6%	1.146	1.86			
Pure Premium Derived by Formula		0.730		1.290		2.02			

CLASS 8013		STORE: JEWELRY							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	120,957,101	2	87,208	7	104,093	26,279	201,179	418,759	0.35
3/08 through 2/09	119,470,510	4	203,779	11	90,796	476,519	133,936	905,030	0.76
3/09 through 2/10	121,130,834	1	6,514	11	117,304	18,004	237,083	378,905	0.31
3/10 through 2/11	118,999,710	1	26,582	10	290,840	33,667	581,521	932,610	0.78
3/11 through 2/12	129,959,444	3	222,518	7	67,732	372,920	204,962	868,132	0.67
5 YR. TOTAL	610,517,599	11	546,601	46	670,765	927,389	1,358,681	3,503,436	0.57
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		34%	0.199	45%	0.374	0.57			
Pure Premium Indicated by National Relativity		33%	0.153	27%	0.255	0.41			
Pure Premium Present on Rate Level		33%	0.201	28%	0.301	0.50			
Pure Premium Derived by Formula		0.184		0.321		0.51			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8015		QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	63,763,297	0	0	7	100,984	0	376,842	477,826	0.75
3/08 through 2/09	59,594,887	4	163,513	11	83,549	106,291	182,075	535,428	0.90
3/09 through 2/10	56,692,411	1	53,079	15	163,380	3,645	289,345	509,449	0.90
3/10 through 2/11	48,280,443	4	45,939	11	50,801	151,595	222,316	470,651	0.97
3/11 through 2/12	49,591,939	2	82,652	6	49,928	123,348	173,635	429,563	0.87
5 YR. TOTAL	277,922,977	11	345,183	50	448,642	384,879	1,244,213	2,422,917	0.87
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	0.286	42%	0.586	0.87			
Pure Premium Indicated by National Relativity		35%	0.325	29%	0.576	0.90			
Pure Premium Present on Rate Level		36%	0.300	29%	0.546	0.85			
Pure Premium Derived by Formula		0.305		0.572		0.88			

CLASS 8017		STORE: RETAIL NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,996,188,454	111	4,015,531	781	7,350,488	5,707,319	19,161,402	36,234,740	1.82
3/08 through 2/09	1,717,630,781	131	4,820,403	504	4,369,858	6,644,399	13,545,261	29,379,921	1.71
3/09 through 2/10	1,666,702,043	101	2,824,232	471	5,035,483	4,831,132	13,239,480	25,930,327	1.56
3/10 through 2/11	1,669,153,735	97	3,159,128	426	5,749,772	4,377,349	12,178,010	25,464,259	1.53
3/11 through 2/12	1,723,287,209	60	2,556,543	386	4,067,941	3,744,563	11,658,805	22,027,852	1.28
5 YR. TOTAL	8,772,962,222	500	17,375,837	2,568	26,573,542	25,304,762	69,782,958	139,037,099	1.59
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.501	100%	1.084	1.59			
Pure Premium Indicated by National Relativity		0%	0.521	0%	1.072	1.59			
Pure Premium Present on Rate Level		0%	0.565	0%	1.136	1.70			
Pure Premium Derived by Formula		0.501		1.084		1.59			

CLASS 8018		STORE: WHOLESALE NOC							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	332,398,265	33	1,817,593	201	1,998,235	2,891,431	4,129,162	10,836,421	3.26
3/08 through 2/09	324,418,947	30	1,476,860	148	1,413,866	1,801,433	2,961,239	7,653,398	2.36
3/09 through 2/10	292,716,447	17	525,515	151	1,601,895	590,798	3,334,319	6,052,527	2.07
3/10 through 2/11	317,012,677	19	1,115,401	105	1,303,177	2,438,311	2,657,878	7,514,767	2.37
3/11 through 2/12	345,411,739	17	707,612	132	1,637,500	1,188,502	3,246,343	6,779,957	1.96
5 YR. TOTAL	1,611,958,075	116	5,642,981	737	7,954,673	8,910,475	16,328,941	38,837,070	2.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		92%	0.844	100%	1.566	2.41			
Pure Premium Indicated by National Relativity		4%	1.026	0%	1.754	2.78			
Pure Premium Present on Rate Level		4%	0.905	0%	1.507	2.41			
Pure Premium Derived by Formula		0.854		1.566		2.42			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8021		STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	41,214,464	6	390,938	28	365,322	242,252	677,455	1,675,967	4.07
3/08 through 2/09	36,576,955	1	41,534	26	408,762	36,957	616,374	1,103,627	3.02
3/09 through 2/10	34,303,088	2	58,504	23	180,862	97,375	405,196	741,937	2.16
3/10 through 2/11	24,072,757	3	224,585	15	437,626	290,477	696,548	1,649,236	6.85
3/11 through 2/12	33,438,179	2	160,318	17	156,716	227,384	463,063	1,007,481	3.01
5 YR. TOTAL	169,605,443	14	875,879	109	1,549,288	894,445	2,858,636	6,178,248	3.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.430	57%	2.213	3.64			
Pure Premium Indicated by National Relativity		29%	0.973	21%	2.031	3.00			
Pure Premium Present on Rate Level		29%	1.226	22%	1.993	3.22			
Pure Premium Derived by Formula		1.238		2.126		3.36			

CLASS 8031		STORE: MEAT, FISH OR POULTRY-RETAIL							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	13,926,620	1	10,917	4	19,496	2,596	65,240	98,249	0.71
3/08 through 2/09	15,009,812	1	18,157	8	105,604	795,278	156,456	1,075,495	7.17
3/09 through 2/10	7,974,050	0	0	1	6,460	0	19,890	26,350	0.33
3/10 through 2/11	7,507,593	0	0	5	47,181	0	139,303	186,484	2.48
3/11 through 2/12	7,475,896	0	0	8	68,393	0	162,735	231,128	3.09
5 YR. TOTAL	51,893,971	2	29,074	26	247,134	797,874	543,624	1,617,706	3.12
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.532	36%	2.585	3.12			
Pure Premium Indicated by National Relativity		39%	0.860	32%	1.881	2.74			
Pure Premium Present on Rate Level		40%	0.701	32%	2.068	2.77			
Pure Premium Derived by Formula		0.728		2.194		2.92			

CLASS 8032		STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	17,929,119	0	0	7	108,859	0	258,228	367,087	2.05
3/08 through 2/09	18,698,102	0	0	6	13,449	0	71,559	85,008	0.46
3/09 through 2/10	15,659,828	0	0	7	62,369	0	145,132	207,501	1.33
3/10 through 2/11	15,944,319	0	0	6	26,383	0	62,043	88,426	0.55
3/11 through 2/12	18,340,503	0	0	2	4,278	0	113,635	117,913	0.64
5 YR. TOTAL	86,571,871	0	0	28	215,338	0	650,597	865,935	1.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		26%	0.249	35%	0.752	1.00			
Pure Premium Indicated by National Relativity		37%	0.747	32%	1.472	2.22			
Pure Premium Present on Rate Level		37%	0.684	33%	1.167	1.85			
Pure Premium Derived by Formula		0.594		1.119		1.71			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8033		STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	151,384,000	13	470,467	112	1,104,428	693,302	1,758,480	4,026,677	2.66
3/08 through 2/09	161,195,374	7	146,139	91	1,128,876	229,244	2,250,101	3,754,360	2.33
3/09 through 2/10	227,837,851	22	709,622	101	1,386,968	1,017,330	2,756,147	5,870,067	2.58
3/10 through 2/11	232,797,074	18	521,449	125	1,162,787	927,088	2,611,384	5,222,708	2.24
3/11 through 2/12	249,222,924	7	164,060	123	861,188	283,873	2,640,923	3,950,044	1.59
5 YR. TOTAL	1,022,437,223	67	2,011,737	552	5,644,247	3,150,837	12,017,035	22,823,856	2.23
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		74%	0.749	100%	1.484	2.23			
Pure Premium Indicated by National Relativity		13%	0.722	0%	1.472	2.19			
Pure Premium Present on Rate Level		13%	0.825	0%	1.556	2.38			
Pure Premium Derived by Formula			0.755		1.484	2.24			

CLASS 8037		STORE - SUPERSTORES AND WAREHOUSE CLUBS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,550,481	0	0	3	8,350	0	33,382	41,732	2.69
5 YR. TOTAL	1,550,481	0	0	3	8,350	0	33,382	41,732	2.69
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		5%	0.539	7%	2.153	2.69			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		95%	0.572	93%	1.139	1.71			
Pure Premium Derived by Formula			0.570		1.210	1.78			

CLASS 8039		STORE: DEPARTMENT-RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	140,318,210	10	731,940	45	445,608	1,007,596	1,217,626	3,402,770	2.43
3/08 through 2/09	125,617,973	11	115,139	43	727,163	438,264	1,584,836	2,865,402	2.28
3/09 through 2/10	122,009,422	6	163,376	45	481,306	233,224	1,727,067	2,604,973	2.14
3/10 through 2/11	92,160,064	8	103,910	26	326,202	200,253	883,051	1,513,416	1.64
3/11 through 2/12	117,207,257	4	263,172	35	318,604	778,483	884,713	2,244,972	1.92
5 YR. TOTAL	597,312,926	39	1,377,537	194	2,298,883	2,657,820	6,297,293	12,631,533	2.11
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	0.615	85%	1.499	2.11			
Pure Premium Indicated by National Relativity		23%	0.572	7%	1.263	1.84			
Pure Premium Present on Rate Level		24%	0.613	8%	1.500	2.11			
Pure Premium Derived by Formula			0.605		1.483	2.09			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8044		STORE: FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	160,526,207	16	925,378	100	1,173,564	793,457	1,958,011	4,850,410	3.02
3/08 through 2/09	135,996,321	14	1,309,899	74	813,347	1,181,360	1,446,219	4,750,825	3.49
3/09 through 2/10	121,314,505	17	875,762	76	949,282	1,046,207	1,576,598	4,447,849	3.67
3/10 through 2/11	128,903,328	10	428,706	67	1,125,605	478,203	2,103,970	4,136,484	3.21
3/11 through 2/12	138,761,811	10	461,299	82	892,505	521,584	1,823,340	3,698,728	2.67
5 YR. TOTAL	685,502,172	67	4,001,044	399	4,954,303	4,020,811	8,908,138	21,884,296	3.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		77%	1.306	100%	1.886	3.19			
Pure Premium Indicated by National Relativity		11%	1.226	0%	1.867	3.09			
Pure Premium Present on Rate Level		12%	1.353	0%	1.947	3.30			
Pure Premium Derived by Formula		1.303		1.886		3.19			

CLASS 8045		STORE: DRUG - RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	52,205,829	2	97,040	7	48,534	72,313	109,224	327,111	0.63
3/08 through 2/09	51,177,291	2	176,067	5	56,387	356,395	193,728	782,577	1.53
3/09 through 2/10	51,965,582	2	49,159	5	106,128	31,921	279,841	467,049	0.90
3/10 through 2/11	66,186,484	0	0	6	42,271	0	169,045	211,316	0.32
3/11 through 2/12	79,016,173	1	28,340	11	96,094	37,611	149,725	311,770	0.39
5 YR. TOTAL	300,551,359	7	350,606	34	349,414	498,240	901,563	2,099,823	0.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.233	45%	0.466	0.70			
Pure Premium Indicated by National Relativity		34%	0.207	27%	0.332	0.54			
Pure Premium Present on Rate Level		35%	0.318	28%	0.616	0.93			
Pure Premium Derived by Formula		0.254		0.472		0.73			

CLASS 8046		STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	111,868,409	13	363,477	34	596,616	627,324	939,017	2,526,434	2.26
3/08 through 2/09	112,689,634	9	257,709	42	445,984	404,391	895,216	2,003,300	1.78
3/09 through 2/10	108,086,239	16	529,534	29	345,427	744,911	824,682	2,444,554	2.26
3/10 through 2/11	131,956,230	16	505,302	49	508,840	764,192	1,333,099	3,111,433	2.36
3/11 through 2/12	130,269,062	12	247,553	55	802,430	339,132	1,562,112	2,951,227	2.27
5 YR. TOTAL	594,869,574	66	1,903,575	209	2,699,297	2,879,950	5,554,126	13,036,948	2.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.774	81%	1.418	2.19			
Pure Premium Indicated by National Relativity		20%	0.834	9%	1.618	2.45			
Pure Premium Present on Rate Level		20%	0.843	10%	1.352	2.20			
Pure Premium Derived by Formula		0.800		1.429		2.23			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 8047		STORE: DRUG-WHOLESALE							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	11,822,883	0	0	3	19,213	0	77,897	97,110	0.82
3/08 through 2/09	14,829,609	4	255,087	4	93,461	255,717	84,920	689,185	4.65
3/09 through 2/10	13,933,189	1	73,850	1	1,448	73,150	39,350	187,798	1.35
3/10 through 2/11	12,237,891	0	0	3	10,358	0	61,552	71,910	0.59
3/11 through 2/12	11,958,705	0	0	1	93	0	14,425	14,518	0.12
5 YR. TOTAL	64,782,277	5	328,937	12	124,573	328,867	278,144	1,060,521	1.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.700	27%	0.937	1.64			
Pure Premium Indicated by National Relativity		39%	0.370	36%	0.615	0.99			
Pure Premium Present on Rate Level		40%	0.563	37%	0.786	1.35			
Pure Premium Derived by Formula		0.517		0.765		1.28			

CLASS 8058		BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	156,051,838	25	1,066,585	96	1,086,614	1,407,142	2,202,672	5,763,013	3.69
3/08 through 2/09	147,682,981	13	425,067	61	497,187	926,699	1,557,100	3,406,053	2.31
3/09 through 2/10	146,240,623	21	818,779	66	892,789	1,334,869	1,876,938	4,923,375	3.37
3/10 through 2/11	147,530,476	11	525,300	76	610,181	678,460	1,946,263	3,760,204	2.55
3/11 through 2/12	143,141,212	15	834,890	65	828,993	1,123,857	1,929,556	4,717,296	3.30
5 YR. TOTAL	740,647,130	85	3,670,621	364	3,915,764	5,471,027	9,512,529	22,569,941	3.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	1.024	100%	2.023	3.05			
Pure Premium Indicated by National Relativity		14%	0.851	0%	1.909	2.76			
Pure Premium Present on Rate Level		14%	1.062	0%	2.018	3.08			
Pure Premium Derived by Formula		1.005		2.023		3.03			

CLASS 8072		STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	49,339,022	2	107,023	3	7,866	159,503	67,511	341,903	0.69
3/08 through 2/09	43,984,458	0	0	3	13,647	0	120,849	134,496	0.31
3/09 through 2/10	40,457,860	2	146,320	6	66,613	281,184	134,424	628,541	1.55
3/10 through 2/11	36,517,639	0	0	8	76,035	0	182,800	258,835	0.71
3/11 through 2/12	29,558,217	0	0	1	4,566	0	47,265	51,831	0.18
5 YR. TOTAL	199,857,196	4	253,343	21	168,727	440,687	552,849	1,415,606	0.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.211	34%	0.497	0.71			
Pure Premium Indicated by National Relativity		38%	0.258	33%	0.564	0.82			
Pure Premium Present on Rate Level		39%	0.218	33%	0.470	0.69			
Pure Premium Derived by Formula		0.232		0.510		0.74			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 8102		SEED MERCHANT							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,859,038	1	299,576	11	379,673	180,132	705,967	1,565,348	12.17
3/08 through 2/09	11,303,335	0	0	6	21,057	0	68,799	89,856	0.80
3/09 through 2/10	12,837,846	1	17,365	4	23,840	1,922	85,601	128,728	1.00
3/10 through 2/11	14,712,867	1	105,508	7	50,995	81,450	309,580	547,533	3.72
3/11 through 2/12	15,321,976	1	60,205	17	605,401	60,739	481,528	1,207,873	7.88
5 YR. TOTAL	67,035,062	4	482,654	45	1,080,966	324,243	1,651,475	3,539,338	5.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	2.333	38%	2.947	5.28			
Pure Premium Indicated by National Relativity		35%	0.640	31%	1.391	2.03			
Pure Premium Present on Rate Level		36%	1.149	31%	1.825	2.97			
Pure Premium Derived by Formula		1.314		2.117		3.43			

CLASS 8103		WOOL MERCHANT							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	944,588	0	0	1	4,140	0	16,207	20,347	2.15
3/08 through 2/09	913,736	0	0	0	0	0	1,159	1,159	0.13
3/09 through 2/10	783,826	0	0	0	0	0	5,299	5,299	0.68
3/10 through 2/11	821,357	0	0	0	0	0	382	382	0.05
3/11 through 2/12	850,132	0	0	2	4,230	0	19,821	24,051	2.83
5 YR. TOTAL	4,313,639	0	0	3	8,370	0	42,868	51,238	1.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.194	12%	0.994	1.19			
Pure Premium Indicated by National Relativity		24%	0.807	25%	2.156	2.96			
Pure Premium Present on Rate Level		67%	1.104	63%	1.703	2.81			
Pure Premium Derived by Formula		0.951		1.731		2.68			

CLASS 8105		STORE: HIDE DEALER							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	46,615	0	0	0	0	0	0	0	0.00
3/08 through 2/09	46,050	0	0	0	0	0	0	0	0.00
3/09 through 2/10	47,680	0	0	0	0	0	0	0	0.00
3/10 through 2/11	32,310	0	0	0	0	0	0	0	0.00
3/11 through 2/12	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	172,655	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		15%	0.881	16%	1.464	2.35			
Pure Premium Present on Rate Level		83%	1.012	81%	1.539	2.55			
Pure Premium Derived by Formula		0.972		1.481		2.45			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8106		IRON OR STEEL MERCHANT & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	27,323,598	2	109,364	25	274,527	670,532	437,948	1,492,371	5.46
3/08 through 2/09	26,643,902	2	457,065	18	275,023	463,959	862,452	2,058,499	7.73
3/09 through 2/10	21,747,966	0	0	16	205,200	0	419,145	624,345	2.87
3/10 through 2/11	22,081,932	2	67,104	18	133,953	62,130	316,200	579,387	2.62
3/11 through 2/12	21,655,189	5	242,868	21	458,458	244,979	642,493	1,588,798	7.34
5 YR. TOTAL	119,452,587	11	876,401	98	1,347,161	1,441,600	2,678,238	6,343,400	5.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	1.861	59%	3.449	5.31			
Pure Premium Indicated by National Relativity		29%	1.766	20%	2.888	4.65			
Pure Premium Present on Rate Level		29%	1.720	21%	3.024	4.74			
Pure Premium Derived by Formula		1.793		3.248		5.04			

CLASS 8107		MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	161,194,969	8	422,798	50	1,203,270	736,289	1,895,148	4,257,505	2.64
3/08 through 2/09	154,942,461	8	382,582	61	564,240	894,394	1,222,826	3,064,042	1.98
3/09 through 2/10	124,073,051	9	535,108	52	754,170	619,446	1,188,309	3,097,033	2.50
3/10 through 2/11	130,186,002	9	729,990	44	478,560	595,282	1,094,756	2,898,588	2.23
3/11 through 2/12	146,865,585	7	871,143	46	869,919	577,655	1,548,226	3,866,943	2.63
5 YR. TOTAL	717,262,068	41	2,941,621	253	3,870,159	3,423,066	6,949,265	17,184,111	2.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		73%	0.950	92%	1.446	2.40			
Pure Premium Indicated by National Relativity		13%	1.307	4%	2.018	3.33			
Pure Premium Present on Rate Level		14%	1.133	4%	1.548	2.68			
Pure Premium Derived by Formula		1.022		1.473		2.50			

CLASS 8111		PLUMBERS SUPPLIES DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	44,874,440	1	77,295	16	195,683	309,217	328,444	910,639	2.03
3/08 through 2/09	41,741,328	3	263,174	12	142,338	896,267	292,205	1,593,984	3.82
3/09 through 2/10	33,459,395	1	3,640	17	202,953	3,648	353,008	563,249	1.68
3/10 through 2/11	40,443,641	2	154,819	16	303,243	140,429	752,928	1,351,419	3.34
3/11 through 2/12	45,642,769	4	182,910	10	87,786	182,351	272,617	725,664	1.59
5 YR. TOTAL	206,161,573	11	681,838	71	932,003	1,531,912	1,999,202	5,144,955	2.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	0.783	57%	1.713	2.50			
Pure Premium Indicated by National Relativity		29%	0.909	21%	1.503	2.41			
Pure Premium Present on Rate Level		30%	0.942	22%	1.627	2.57			
Pure Premium Derived by Formula		0.867		1.650		2.52			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8116		FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	30,361,863	1	15,387	10	159,876	37,356	372,743	585,362	1.93
3/08 through 2/09	31,602,733	2	132,163	14	179,315	153,694	497,511	962,683	3.05
3/09 through 2/10	26,862,541	1	355,272	6	50,015	353,040	156,731	915,058	3.41
3/10 through 2/11	29,834,926	3	187,354	17	292,562	90,426	322,383	892,725	2.99
3/11 through 2/12	31,344,593	2	95,367	13	82,579	87,931	214,990	480,867	1.53
5 YR. TOTAL	150,006,656	9	785,543	60	764,347	722,447	1,564,358	3,836,695	2.56
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		38%	1.033	49%	1.524	2.56			
Pure Premium Indicated by National Relativity		31%	0.981	25%	1.820	2.80			
Pure Premium Present on Rate Level		31%	1.079	26%	1.542	2.62			
Pure Premium Derived by Formula		1.031		1.603		2.63			

CLASS 8203		ICE MFG. OR DISTRIBUTION & DRIVERS							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,466,310	0	0	6	50,237	0	104,193	154,430	4.46
3/08 through 2/09	3,762,695	1	57,772	6	31,182	15,013	48,316	152,283	4.05
3/09 through 2/10	3,150,917	0	0	5	90,512	0	73,111	163,623	5.19
3/10 through 2/11	4,052,280	1	28,583	8	87,857	13,597	135,048	265,085	6.54
3/11 through 2/12	4,248,994	0	0	4	61,354	0	45,052	106,406	2.50
5 YR. TOTAL	18,681,196	2	86,355	29	321,142	28,610	405,720	841,827	4.51
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		22%	2.181	27%	2.325	4.51			
Pure Premium Indicated by National Relativity		39%	2.109	36%	3.399	5.51			
Pure Premium Present on Rate Level		39%	2.196	37%	2.713	4.91			
Pure Premium Derived by Formula		2.159		2.855		5.01			

CLASS 8204		BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	4,165,823	0	0	6	64,021	0	114,645	178,666	4.29
3/08 through 2/09	5,571,182	1	113,428	3	5,528	49,881	37,558	206,395	3.70
3/09 through 2/10	5,053,356	1	141,678	5	23,822	248,149	114,160	527,809	10.45
3/10 through 2/11	6,320,803	0	0	4	75,098	0	121,095	196,193	3.10
3/11 through 2/12	8,630,107	0	0	3	20,862	0	87,978	108,840	1.26
5 YR. TOTAL	29,741,271	2	255,106	21	189,331	298,030	475,436	1,217,903	4.10
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	1.494	30%	2.601	4.10			
Pure Premium Indicated by National Relativity		38%	1.145	35%	1.723	2.87			
Pure Premium Present on Rate Level		39%	1.558	35%	2.293	3.85			
Pure Premium Derived by Formula		1.386		2.186		3.57			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8209		VEGETABLE PACKING & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	22,359,954	1	41,805	27	322,484	7,156	360,327	731,772	3.27
3/08 through 2/09	22,122,625	2	98,730	21	387,505	128,494	869,674	1,484,403	6.71
3/09 through 2/10	22,684,487	1	8,181	18	322,986	9,509	718,170	1,058,846	4.67
3/10 through 2/11	21,250,526	3	169,399	18	316,691	151,758	373,795	1,011,643	4.76
3/11 through 2/12	22,998,003	2	73,404	21	248,471	72,940	709,705	1,104,520	4.80
5 YR. TOTAL	111,415,595	9	391,519	105	1,598,137	369,857	3,031,671	5,391,184	4.84
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		41%	1.786	55%	3.053	4.84			
Pure Premium Indicated by National Relativity		29%	1.320	22%	2.455	3.78			
Pure Premium Present on Rate Level		30%	1.736	23%	2.774	4.51			
Pure Premium Derived by Formula		1.636		2.857		4.49			

CLASS 8215		FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	14,140,493	1	43,118	7	119,482	29,942	173,333	365,875	2.59
3/08 through 2/09	13,985,910	2	120,573	8	53,614	77,920	144,936	397,043	2.84
3/09 through 2/10	15,206,166	1	38,386	6	25,129	35,775	79,817	179,107	1.18
3/10 through 2/11	17,265,791	1	12,685	7	139,245	59,485	153,782	365,197	2.12
3/11 through 2/12	19,126,226	1	34,990	5	46,663	88,455	108,321	278,429	1.46
5 YR. TOTAL	79,724,586	6	249,752	33	384,133	291,577	660,189	1,585,651	1.99
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	0.795	41%	1.194	1.99			
Pure Premium Indicated by National Relativity		34%	1.517	29%	2.373	3.89			
Pure Premium Present on Rate Level		34%	1.303	30%	1.781	3.08			
Pure Premium Derived by Formula		1.213		1.712		2.93			

CLASS 8227		CONSTRUCTION OR ERECTION PERMANENT YARD							
Industry Group: Contracting Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	143,265,303	8	443,355	47	604,225	664,766	1,470,306	3,182,652	2.22
3/08 through 2/09	136,805,092	4	386,743	28	958,257	639,071	1,231,036	3,215,107	2.35
3/09 through 2/10	117,056,801	8	982,036	42	1,111,673	648,701	2,026,735	4,769,145	4.08
3/10 through 2/11	110,616,003	3	216,473	30	504,649	176,291	1,241,956	2,139,369	1.93
3/11 through 2/12	146,858,749	9	799,226	44	919,061	1,160,285	1,618,174	4,496,746	3.06
5 YR. TOTAL	654,601,948	32	2,827,833	191	4,097,865	3,289,114	7,588,207	17,803,019	2.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		70%	1.058	89%	1.662	2.72			
Pure Premium Indicated by National Relativity		15%	1.446	5%	2.169	3.62			
Pure Premium Present on Rate Level		15%	1.157	6%	1.589	2.75			
Pure Premium Derived by Formula		1.131		1.683		2.81			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8232		LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	259,327,113	21	1,597,291	146	1,986,542	1,648,953	2,877,078	8,109,864	3.13
3/08 through 2/09	202,555,590	24	1,824,652	126	2,380,396	2,889,365	2,852,114	9,946,527	4.91
3/09 through 2/10	187,290,719	21	1,544,298	97	1,551,251	1,985,627	2,836,699	7,917,875	4.23
3/10 through 2/11	176,703,213	13	923,282	87	1,225,958	1,015,211	2,179,248	5,343,699	3.02
3/11 through 2/12	185,081,439	19	1,531,349	100	2,133,551	2,221,973	3,630,553	9,517,426	5.14
5 YR. TOTAL	1,010,958,074	98	7,420,872	556	9,277,698	9,761,129	14,375,692	40,835,391	4.04
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		95%	1.652		100%	2.388		4.04	
Pure Premium Indicated by National Relativity		2%	1.843		0%	2.927		4.77	
Pure Premium Present on Rate Level		3%	1.537		0%	2.020		3.56	
Pure Premium Derived by Formula			1.652			2.388		4.04	

CLASS 8233		COAL MERCHANT & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,607,162	0	0	0	0	0	459	459	0.03
3/08 through 2/09	2,175,775	0	0	0	0	0	0	0	0.00
3/09 through 2/10	1,436,547	0	0	3	87,448	0	65,010	152,458	10.61
3/10 through 2/11	1,176,398	0	0	0	0	0	1,170	1,170	0.10
3/11 through 2/12	1,116,139	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	7,512,021	0	0	3	87,448	0	66,639	154,087	2.05
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		15%	1.164		16%	0.887		2.05	
Pure Premium Indicated by National Relativity		42%	1.447		42%	1.412		2.86	
Pure Premium Present on Rate Level		43%	2.036		42%	1.815		3.85	
Pure Premium Derived by Formula			1.658			1.497		3.16	

CLASS 8235		SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,012,662	0	0	6	33,940	0	117,316	151,256	1.26
3/08 through 2/09	8,890,805	0	0	5	17,049	0	68,836	85,885	0.97
3/09 through 2/10	6,884,455	0	0	2	14,496	0	38,076	52,572	0.76
3/10 through 2/11	6,926,617	1	11,556	5	25,081	5,788	59,264	101,689	1.47
3/11 through 2/12	7,169,048	0	0	4	20,312	0	104,213	124,525	1.74
5 YR. TOTAL	41,883,587	1	11,556	22	110,878	5,788	387,705	515,927	1.23
		INDEMNITY				MEDICAL		TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	0.292		31%	0.939		1.23	
Pure Premium Indicated by National Relativity		38%	1.601		34%	2.557		4.16	
Pure Premium Present on Rate Level		38%	1.246		35%	1.768		3.01	
Pure Premium Derived by Formula			1.152			1.779		2.93	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8263		JUNK DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,327,081	0	0	0	0	0	8,155	8,155	0.35
3/08 through 2/09	1,718,698	1	47,990	0	0	62,973	5,638	116,601	6.78
3/09 through 2/10	1,529,760	0	0	0	0	0	437	437	0.03
3/10 through 2/11	2,039,436	0	0	2	51,334	0	88,963	140,297	6.88
3/11 through 2/12	2,426,724	0	0	2	18,577	0	14,674	33,251	1.37
5 YR. TOTAL	10,041,699	1	47,990	4	69,911	62,973	117,867	298,741	2.98
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	1.174	24%	1.801	2.98			
Pure Premium Indicated by National Relativity		41%	2.612	38%	6.179	8.79			
Pure Premium Present on Rate Level		41%	2.575	38%	3.807	6.38			
Pure Premium Derived by Formula		2.338		4.227		6.57			

CLASS 8264		BOTTLE DEALER-USED & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,376,751	0	0	5	33,346	0	109,066	142,412	2.23
3/08 through 2/09	8,305,816	1	47,345	13	194,059	29,707	311,039	582,150	7.01
3/09 through 2/10	7,699,358	0	0	6	18,260	0	139,726	157,986	2.05
3/10 through 2/11	9,140,792	3	507,068	14	108,019	265,683	243,498	1,124,268	12.30
3/11 through 2/12	11,532,291	1	114,785	8	128,354	151,588	222,016	616,743	5.35
5 YR. TOTAL	43,055,008	5	669,198	46	482,038	446,978	1,025,345	2,623,559	6.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	2.674	41%	3.420	6.09			
Pure Premium Indicated by National Relativity		34%	2.115	29%	3.717	5.83			
Pure Premium Present on Rate Level		35%	2.254	30%	3.331	5.59			
Pure Premium Derived by Formula		2.337		3.479		5.82			

CLASS 8265		IRON OR STEEL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,841,974	0	0	6	58,400	0	160,311	218,711	2.47
3/08 through 2/09	11,343,152	1	89,830	10	61,139	84,348	228,192	463,509	4.09
3/09 through 2/10	11,920,034	1	102,104	6	96,863	57,363	194,122	450,452	3.78
3/10 through 2/11	15,871,796	1	61,625	13	250,902	77,755	890,156	1,280,438	8.07
3/11 through 2/12	19,207,097	2	451,104	16	999,252	201,528	683,339	2,335,223	12.16
5 YR. TOTAL	67,184,053	5	704,663	51	1,466,556	420,994	2,156,120	4,748,333	7.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	3.232	51%	3.836	7.07			
Pure Premium Indicated by National Relativity		31%	2.155	24%	3.987	6.14			
Pure Premium Present on Rate Level		32%	2.199	25%	3.795	5.99			
Pure Premium Derived by Formula		2.568		3.862		6.43			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8279		STABLE OR BREEDING FARM & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,577,337	5	322,782	16	210,237	295,262	324,703	1,152,984	9.17
3/08 through 2/09	13,228,647	0	0	20	220,424	0	320,827	541,251	4.09
3/09 through 2/10	13,686,396	2	113,066	10	53,707	70,315	369,175	606,263	4.43
3/10 through 2/11	15,388,511	2	91,846	15	142,866	67,971	389,262	691,945	4.50
3/11 through 2/12	16,730,072	2	116,341	12	161,169	129,615	471,377	878,502	5.25
5 YR. TOTAL	71,610,963	11	644,035	73	788,403	563,163	1,875,344	3,870,945	5.41
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	2.000	57%	3.405	5.41			
Pure Premium Indicated by National Relativity		29%	2.237	21%	4.394	6.63			
Pure Premium Present on Rate Level		29%	2.764	22%	4.639	7.40			
Pure Premium Derived by Formula		2.290		3.884		6.17			

CLASS 8288		LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	29,689,268	5	714,179	37	360,272	1,012,067	747,682	2,834,200	9.55
3/08 through 2/09	34,581,232	4	305,841	29	313,297	488,906	737,872	1,845,916	5.34
3/09 through 2/10	38,393,012	1	37,013	36	409,899	60,394	1,010,233	1,517,539	3.95
3/10 through 2/11	40,408,689	8	693,453	33	809,713	1,201,633	1,360,586	4,065,385	10.06
3/11 through 2/12	41,161,569	6	575,503	37	627,429	473,126	1,077,811	2,753,869	6.69
5 YR. TOTAL	184,233,770	24	2,325,989	172	2,520,610	3,236,126	4,934,184	13,016,909	7.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		56%	2.631	80%	4.435	7.07			
Pure Premium Indicated by National Relativity		22%	1.967	10%	4.992	6.96			
Pure Premium Present on Rate Level		22%	2.252	10%	4.173	6.43			
Pure Premium Derived by Formula		2.402		4.465		6.87			

CLASS 8291		STORAGE WAREHOUSE-COLD							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	18,499,780	3	34,556	9	33,050	31,372	112,366	211,344	1.14
3/08 through 2/09	20,162,715	1	37,225	9	50,850	17,184	179,073	284,332	1.41
3/09 through 2/10	21,287,425	4	187,411	4	104,889	284,599	165,850	742,749	3.49
3/10 through 2/11	21,364,205	1	4,760	12	203,561	20,203	361,523	590,047	2.76
3/11 through 2/12	25,482,805	2	202,964	13	157,329	121,546	323,608	805,447	3.16
5 YR. TOTAL	106,796,930	11	466,916	47	549,679	474,904	1,142,420	2,633,919	2.47
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.952	45%	1.514	2.47			
Pure Premium Indicated by National Relativity		32%	1.577	27%	2.484	4.06			
Pure Premium Present on Rate Level		33%	1.189	28%	1.756	2.95			
Pure Premium Derived by Formula		1.230		1.844		3.07			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8292		STORAGE WAREHOUSE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	54,640,981	9	460,910	55	438,036	540,407	1,007,511	2,446,864	4.48
3/08 through 2/09	68,690,115	9	238,146	45	635,903	563,047	1,179,925	2,617,021	3.81
3/09 through 2/10	86,211,895	13	769,510	62	612,495	249,478	1,072,225	2,703,708	3.14
3/10 through 2/11	35,954,235	3	191,939	25	244,054	169,563	445,533	1,051,089	2.92
3/11 through 2/12	61,014,349	12	524,224	46	465,706	833,279	1,044,275	2,867,484	4.70
5 YR. TOTAL	306,511,575	46	2,184,729	233	2,396,194	2,355,774	4,749,469	11,686,166	3.81
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		59%	1.495	78%	2.318	3.81			
Pure Premium Indicated by National Relativity		20%	1.301	11%	2.217	3.52			
Pure Premium Present on Rate Level		21%	1.567	11%	2.362	3.93			
Pure Premium Derived by Formula		1.471		2.312		3.78			

CLASS 8293		STORAGE WAREHOUSE-FURNITURE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	41,710,057	8	660,093	101	1,282,240	1,009,894	1,657,853	4,610,080	11.05
3/08 through 2/09	35,599,644	8	335,397	62	947,796	459,513	1,310,744	3,053,450	8.58
3/09 through 2/10	31,039,960	8	302,412	64	788,052	509,505	1,386,947	2,986,916	9.62
3/10 through 2/11	36,719,043	7	288,899	68	681,109	340,192	1,104,819	2,415,019	6.58
3/11 through 2/12	39,206,265	13	1,359,405	97	1,021,807	1,144,713	1,501,931	5,027,856	12.83
5 YR. TOTAL	184,274,969	44	2,946,206	392	4,721,004	3,463,817	6,962,294	18,093,321	9.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	4.161	88%	5.658	9.82			
Pure Premium Indicated by National Relativity		14%	3.774	6%	5.309	9.08			
Pure Premium Present on Rate Level		15%	4.107	6%	5.247	9.35			
Pure Premium Derived by Formula		4.099		5.612		9.71			

CLASS 8304		GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	9,552,994	2	65,671	2	10,348	146,013	62,428	284,460	2.98
3/08 through 2/09	7,819,342	1	95	3	9,369	0	56,298	65,762	0.84
3/09 through 2/10	8,058,467	1	46,389	3	44,353	18,335	74,651	183,728	2.28
3/10 through 2/11	9,988,111	0	0	5	134,928	0	158,981	293,909	2.94
3/11 through 2/12	11,310,100	1	88,130	9	488,862	162,498	277,867	1,017,357	9.00
5 YR. TOTAL	46,729,014	5	200,285	22	687,860	326,846	630,225	1,845,216	3.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		30%	1.901	38%	2.048	3.95			
Pure Premium Indicated by National Relativity		35%	2.107	31%	3.534	5.64			
Pure Premium Present on Rate Level		35%	1.873	31%	2.502	4.38			
Pure Premium Derived by Formula		1.963		2.649		4.61			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8350		GASOLINE DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	59,183,629	8	835,992	39	403,669	615,573	725,128	2,580,362	4.36
3/08 through 2/09	61,982,989	5	280,361	39	572,113	473,482	805,696	2,131,652	3.44
3/09 through 2/10	62,208,858	10	536,619	35	620,984	607,471	996,513	2,761,587	4.44
3/10 through 2/11	68,342,764	8	859,241	38	538,136	1,134,687	923,178	3,455,242	5.06
3/11 through 2/12	72,166,468	5	372,707	42	846,640	321,491	1,141,412	2,682,250	3.72
5 YR. TOTAL	323,884,708	36	2,884,920	193	2,981,542	3,152,704	4,591,927	13,611,093	4.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		69%	1.811	85%	2.391	4.20			
Pure Premium Indicated by National Relativity		15%	2.564	7%	3.305	5.87			
Pure Premium Present on Rate Level		16%	2.163	8%	2.784	4.95			
Pure Premium Derived by Formula		1.980		2.486		4.47			

CLASS 8380		AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	943,594,028	45	3,901,084	363	5,681,320	4,696,998	9,054,165	23,333,567	2.47
3/08 through 2/09	873,230,921	47	2,815,913	400	5,467,602	3,622,102	8,917,906	20,823,523	2.39
3/09 through 2/10	860,834,456	42	2,799,554	375	5,046,636	3,523,563	8,675,448	20,045,201	2.33
3/10 through 2/11	880,587,335	38	2,292,635	358	6,255,625	2,470,342	10,052,476	21,071,078	2.39
3/11 through 2/12	930,448,931	42	3,820,275	365	4,911,966	4,279,267	9,201,812	22,213,320	2.39
5 YR. TOTAL	4,488,695,671	214	15,629,461	1,861	27,363,149	18,592,272	45,901,807	107,486,689	2.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.958	100%	1.437	2.40			
Pure Premium Indicated by National Relativity		0%	1.149	0%	1.818	2.97			
Pure Premium Present on Rate Level		0%	0.944	0%	1.312	2.26			
Pure Premium Derived by Formula		0.958		1.437		2.40			

CLASS 8381		GASOLINE STATION:SELF-SERVICE ONLY-RETAIL							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	21,831,679	3	297,713	11	183,050	250,558	230,159	961,480	4.40
3/08 through 2/09	25,869,282	1	55,076	18	265,844	245,830	414,807	981,557	3.80
3/09 through 2/10	18,050,991	5	346,014	6	50,777	505,912	97,946	1,000,649	5.54
3/10 through 2/11	17,288,448	0	0	5	63,486	0	173,830	237,316	1.37
3/11 through 2/12	16,161,594	0	0	5	128,401	0	185,590	313,991	1.94
5 YR. TOTAL	99,201,994	9	698,803	45	691,558	1,002,300	1,102,332	3,494,993	3.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		32%	1.402	44%	2.122	3.52			
Pure Premium Indicated by National Relativity		34%	0.646	28%	1.285	1.93			
Pure Premium Present on Rate Level		34%	1.064	28%	1.722	2.79			
Pure Premium Derived by Formula		1.030		1.776		2.81			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8385		BUS CO.: GARAGE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	46,310,237	1	30,828	13	62,644	30,480	221,339	345,291	0.75
3/08 through 2/09	40,764,584	4	250,243	14	121,018	380,611	266,425	1,018,297	2.50
3/09 through 2/10	40,264,042	4	538,716	18	192,984	338,934	479,097	1,549,731	3.85
3/10 through 2/11	43,194,938	1	58,260	11	159,802	50,547	277,846	546,455	1.27
3/11 through 2/12	46,935,060	2	32,547	10	347,101	61,753	497,312	938,713	2.00
5 YR. TOTAL	217,468,861	12	910,594	66	883,549	862,325	1,742,019	4,398,487	2.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.825	53%	1.198	2.02			
Pure Premium Indicated by National Relativity		30%	0.913	23%	1.568	2.48			
Pure Premium Present on Rate Level		30%	0.828	24%	1.280	2.11			
Pure Premium Derived by Formula		0.852		1.303		2.16			

CLASS 8392		AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	46,395,970	4	117,650	20	160,704	147,000	608,751	1,034,105	2.23
3/08 through 2/09	42,974,733	4	61,367	28	160,774	62,155	593,455	877,751	2.04
3/09 through 2/10	40,742,201	6	219,886	8	90,657	309,544	414,379	1,034,466	2.54
3/10 through 2/11	39,943,841	7	154,296	15	87,317	168,739	219,370	629,722	1.58
3/11 through 2/12	41,657,543	8	437,758	16	243,279	456,095	489,606	1,626,738	3.91
5 YR. TOTAL	211,714,288	29	990,957	87	742,731	1,143,533	2,325,561	5,202,782	2.46
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.819	56%	1.639	2.46			
Pure Premium Indicated by National Relativity		30%	0.700	22%	1.408	2.11			
Pure Premium Present on Rate Level		31%	0.773	22%	1.480	2.25			
Pure Premium Derived by Formula		0.769		1.553		2.32			

CLASS 8393		AUTOMOBILE BODY REPAIR							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	164,706,054	4	178,560	24	707,228	89,128	1,075,893	2,050,809	1.25
3/08 through 2/09	157,535,287	11	806,183	26	455,053	672,860	708,660	2,642,756	1.68
3/09 through 2/10	160,022,240	1	93,168	30	398,622	123,592	741,566	1,356,948	0.85
3/10 through 2/11	162,367,659	3	117,571	47	481,680	103,617	968,373	1,671,241	1.03
3/11 through 2/12	171,943,313	5	198,978	41	781,725	329,288	931,809	2,241,800	1.30
5 YR. TOTAL	816,574,553	24	1,394,460	168	2,824,308	1,318,485	4,426,301	9,963,554	1.22
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.517	75%	0.704	1.22			
Pure Premium Indicated by National Relativity		18%	0.891	12%	1.116	2.01			
Pure Premium Present on Rate Level		19%	0.672	13%	0.797	1.47			
Pure Premium Derived by Formula		0.614		0.766		1.38			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8500		METAL SCRAP DEALER & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	10,161,002	1	53,695	10	119,261	55,402	331,763	560,121	5.51
3/08 through 2/09	5,078,695	0	0	3	42,253	0	40,711	82,964	1.63
3/09 through 2/10	5,516,871	1	70,501	1	3,731	88,541	13,977	176,750	3.20
3/10 through 2/11	6,910,710	1	28,983	4	12,225	32,909	83,692	157,809	2.28
3/11 through 2/12	7,031,084	0	0	4	106,322	0	199,918	306,240	4.36
5 YR. TOTAL	34,698,362	3	153,179	22	283,792	176,852	670,061	1,283,884	3.70
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		27%	1.259	37%	2.441	3.70			
Pure Premium Indicated by National Relativity		36%	2.106	31%	3.486	5.59			
Pure Premium Present on Rate Level		37%	1.920	32%	3.228	5.15			
Pure Premium Derived by Formula		1.808		3.017		4.83			

CLASS 8601		ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	1,198,535,721	17	983,994	56	688,692	1,126,466	1,381,203	4,180,355	0.35
3/08 through 2/09	1,232,369,710	5	451,047	51	877,776	707,610	1,484,686	3,521,119	0.29
3/09 through 2/10	1,245,899,040	14	1,203,581	36	747,874	2,001,796	1,726,422	5,679,673	0.46
3/10 through 2/11	1,187,937,967	7	418,589	40	668,337	1,349,716	1,451,654	3,888,296	0.33
3/11 through 2/12	1,298,268,548	9	1,128,759	57	1,021,678	944,964	1,842,004	4,937,405	0.38
5 YR. TOTAL	6,163,010,986	52	4,185,970	240	4,004,357	6,130,552	7,885,969	22,206,848	0.36
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		75%	0.133	97%	0.227	0.36			
Pure Premium Indicated by National Relativity		12%	0.173	1%	0.262	0.44			
Pure Premium Present on Rate Level		13%	0.141	2%	0.205	0.35			
Pure Premium Derived by Formula		0.139		0.227		0.37			

CLASS 8602		SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	4,580,518	0	0	0	0	0	3,503	3,503	0.08
3/10 through 2/11	116,987,112	3	108,291	8	84,809	64,837	133,109	391,046	0.33
3/11 through 2/12	186,035,234	0	0	5	21,224	0	153,477	174,701	0.09
5 YR. TOTAL	307,602,864	3	108,291	13	106,033	64,837	290,089	569,250	0.19
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	0.070	29%	0.115	0.19			
Pure Premium Indicated by National Relativity		37%	0.571	35%	0.827	1.40			
Pure Premium Present on Rate Level		38%	0.181	36%	0.205	0.39			
Pure Premium Derived by Formula		0.298		0.397		0.70			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8603		ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	38,488,260	0	0	0	0	0	1,663	1,663	0.00
3/10 through 2/11	251,068,929	0	0	2	38,147	0	57,730	95,877	0.04
3/11 through 2/12	371,777,932	0	0	1	4,011	0	64,044	68,055	0.02
5 YR. TOTAL	661,335,121	0	0	3	42,158	0	123,437	165,595	0.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.006	27%	0.019	0.03			
Pure Premium Indicated by National Relativity		25%	0.023	26%	0.047	0.07			
Pure Premium Present on Rate Level		55%	0.049	47%	0.079	0.13			
Pure Premium Derived by Formula		0.034		0.054		0.09			

CLASS 8606		GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS							
Industry Group: Goods and Services Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	17,465,414	1	36,230	2	162,376	37,265	331,573	567,444	3.25
3/08 through 2/09	24,779,717	0	0	4	180,944	0	113,548	294,492	1.19
3/09 through 2/10	31,898,199	0	0	1	94,490	0	115,704	210,194	0.66
3/10 through 2/11	26,426,773	0	0	0	0	0	1,990	1,990	0.01
3/11 through 2/12	26,218,009	0	0	1	5,214	0	41,725	46,939	0.18
5 YR. TOTAL	126,788,112	1	36,230	8	443,024	37,265	604,540	1,121,059	0.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		35%	0.378	41%	0.506	0.88			
Pure Premium Indicated by National Relativity		32%	1.611	29%	2.377	3.99			
Pure Premium Present on Rate Level		33%	1.002	30%	1.138	2.14			
Pure Premium Derived by Formula		0.978		1.238		2.22			

CLASS 8719		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	230,770	0	0	0	0	0	0	0	0.00
3/08 through 2/09	165,331	0	0	0	0	0	0	0	0.00
3/09 through 2/10	119,727	0	0	0	0	0	0	0	0.00
3/10 through 2/11	958,639	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,334,878	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,809,345	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		9%	0.000	12%	0.000	0.00			
Pure Premium Indicated by National Relativity		26%	1.371	27%	2.201	3.57			
Pure Premium Present on Rate Level		65%	1.654	61%	2.385	4.04			
Pure Premium Derived by Formula		1.432		2.049		3.48			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8720		INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	66,153,980	5	327,772	17	618,148	377,932	667,519	1,991,371	3.01
3/08 through 2/09	68,300,636	6	177,970	19	511,780	233,421	381,488	1,304,659	1.91
3/09 through 2/10	68,825,888	5	156,443	16	317,433	165,027	580,272	1,219,175	1.77
3/10 through 2/11	74,480,433	3	116,284	9	171,054	126,301	321,235	734,874	0.99
3/11 through 2/12	101,850,640	2	134,601	14	257,938	152,912	473,425	1,018,876	1.00
5 YR. TOTAL	379,611,577	21	913,070	75	1,876,353	1,055,593	2,423,939	6,268,955	1.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.735	61%	0.917	1.65			
Pure Premium Indicated by National Relativity		24%	0.678	19%	0.935	1.61			
Pure Premium Present on Rate Level		25%	0.880	20%	1.033	1.91			
Pure Premium Derived by Formula		0.758		0.944		1.70			

CLASS 8721		REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	42,863,538	0	0	1	8,988	0	13,774	22,762	0.05
3/08 through 2/09	33,876,561	0	0	2	6,699	0	17,247	23,946	0.07
3/09 through 2/10	33,503,731	0	0	2	4,888	0	30,812	35,700	0.11
3/10 through 2/11	38,419,878	0	0	0	0	0	0	0	0.00
3/11 through 2/12	41,609,697	0	0	1	1,073	0	13,470	14,543	0.04
5 YR. TOTAL	190,273,405	0	0	6	21,648	0	75,303	96,951	0.05
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	0.011	20%	0.040	0.05			
Pure Premium Indicated by National Relativity		32%	0.112	34%	0.230	0.34			
Pure Premium Present on Rate Level		52%	0.094	46%	0.133	0.23			
Pure Premium Derived by Formula		0.086		0.147		0.23			

CLASS 8723		INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	205,708,311	1	14,110	7	75,399	91,460	384,516	565,485	0.28
5 YR. TOTAL	205,708,311	1	14,110	7	75,399	91,460	384,516	565,485	0.28
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	0.044	19%	0.231	0.28			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		87%	0.048	81%	0.100	0.15			
Pure Premium Derived by Formula		0.047		0.125		0.17			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 8725		INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	1,440,799	0	0	0	0	0	7,623	7,623	0.53
3/11 through 2/12	163,419	0	0	1	1,086	0	6,379	7,465	4.57
5 YR. TOTAL	1,604,218	0	0	1	1,086	0	14,002	15,088	0.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.068	8%	0.873	0.94			
Pure Premium Indicated by National Relativity		20%	0.861	21%	1.826	2.69			
Pure Premium Present on Rate Level		74%	0.868	71%	1.338	2.21			
Pure Premium Derived by Formula			0.819		1.403	2.22			

CLASS 8742		SALESPERSONS OR COLLECTORS-OUTSIDE							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	6,535,361,874	70	3,730,978	201	3,342,748	5,748,201	6,186,314	19,008,241	0.29
3/08 through 2/09	6,313,921,795	77	5,243,882	196	3,129,268	5,556,585	6,172,811	20,102,546	0.32
3/09 through 2/10	6,194,922,007	45	3,103,007	163	2,202,844	3,331,884	5,405,359	14,043,094	0.23
3/10 through 2/11	6,726,309,018	56	3,481,719	170	2,449,029	4,425,430	5,893,230	16,249,408	0.24
3/11 through 2/12	7,010,168,957	57	4,252,651	147	2,631,458	5,678,937	5,696,071	18,259,117	0.26
5 YR. TOTAL	32,780,683,651	305	19,812,237	877	13,755,347	24,741,037	29,353,785	87,662,406	0.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.102	100%	0.165	0.27			
Pure Premium Indicated by National Relativity		0%	0.116	0%	0.191	0.31			
Pure Premium Present on Rate Level		0%	0.101	0%	0.165	0.27			
Pure Premium Derived by Formula			0.102		0.165	0.27			

CLASS 8745		NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	6,746,783	1	2,862	5	30,273	16,046	98,968	148,149	2.20
3/08 through 2/09	5,428,410	0	0	3	18,432	0	33,724	52,156	0.96
3/09 through 2/10	5,913,030	1	28,072	5	5,477	56,888	55,443	145,880	2.47
3/10 through 2/11	5,665,965	1	2,728	1	72	14,027	24,085	40,912	0.72
3/11 through 2/12	5,709,354	2	28,657	1	2,077	133,103	24,427	188,264	3.30
5 YR. TOTAL	29,463,542	5	62,319	15	56,331	220,064	236,647	575,361	1.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.403	30%	1.550	1.95			
Pure Premium Indicated by National Relativity		39%	1.451	35%	3.183	4.63			
Pure Premium Present on Rate Level		40%	1.273	35%	2.182	3.46			
Pure Premium Derived by Formula			1.160		2.343	3.50			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8748		AUTOMOBILE SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	377,840,819	9	401,079	27	391,116	914,423	522,124	2,228,742	0.59
3/08 through 2/09	317,326,777	8	661,736	19	366,429	1,475,699	444,810	2,948,674	0.93
3/09 through 2/10	307,679,454	4	215,776	29	933,180	288,779	1,258,629	2,696,364	0.88
3/10 through 2/11	326,298,733	6	812,624	20	223,870	706,776	401,797	2,145,067	0.66
3/11 through 2/12	367,003,397	2	247,260	19	149,180	166,959	414,693	978,092	0.27
5 YR. TOTAL	1,696,149,180	29	2,338,475	114	2,063,775	3,552,636	3,042,053	10,996,939	0.65
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		63%	0.260	74%	0.389	0.65			
Pure Premium Indicated by National Relativity		18%	0.232	13%	0.379	0.61			
Pure Premium Present on Rate Level		19%	0.329	13%	0.373	0.70			
Pure Premium Derived by Formula		0.268		0.386		0.65			

CLASS 8755		LABOR UNION-ALL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	35,312,060	0	0	1	77,152	0	25,561	102,713	0.29
3/08 through 2/09	38,252,661	1	59,222	3	1,503	25,878	36,194	122,797	0.32
3/09 through 2/10	37,572,992	0	0	0	0	0	4,843	4,843	0.01
3/10 through 2/11	35,179,067	1	92,192	6	68,068	68,076	146,985	375,321	1.07
3/11 through 2/12	34,703,170	0	0	0	0	0	1,284	1,284	0.00
5 YR. TOTAL	181,019,950	2	151,414	10	146,723	93,954	214,867	606,958	0.34
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		20%	0.165	24%	0.171	0.34			
Pure Premium Indicated by National Relativity		40%	0.167	38%	0.338	0.51			
Pure Premium Present on Rate Level		40%	0.179	38%	0.207	0.39			
Pure Premium Derived by Formula		0.171		0.248		0.42			

CLASS 8799		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	988,578	0	0	0	0	0	0	0	0.00
3/08 through 2/09	1,866,982	0	0	0	0	0	0	0	0.00
3/09 through 2/10	6,630,552	0	0	0	0	0	5,383	5,383	0.08
3/10 through 2/11	5,526,957	0	0	0	0	0	0	0	0.00
3/11 through 2/12	4,333,125	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	19,346,194	0	0	0	0	0	5,383	5,383	0.03
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		10%	0.000	12%	0.028	0.03			
Pure Premium Indicated by National Relativity		30%	0.125	32%	0.300	0.43			
Pure Premium Present on Rate Level		60%	0.258	56%	0.354	0.61			
Pure Premium Derived by Formula		0.192		0.298		0.49			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8800		MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP							
Industry Group: Office and Clerical Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	24,051,153	0	0	4	29,833	0	100,938	130,771	0.54
3/08 through 2/09	20,712,161	2	41,864	11	48,746	39,685	98,265	228,560	1.10
3/09 through 2/10	18,383,895	0	0	6	82,364	0	82,555	164,919	0.90
3/10 through 2/11	13,438,304	1	43,746	5	19,080	58,937	85,253	207,016	1.54
3/11 through 2/12	12,393,362	0	0	4	46,563	0	63,818	110,381	0.89
5 YR. TOTAL	88,978,875	3	85,610	30	226,586	98,622	430,829	841,647	0.95
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		21%	0.351	28%	0.595	0.95			
Pure Premium Indicated by National Relativity		39%	0.448	36%	0.796	1.24			
Pure Premium Present on Rate Level		40%	0.388	36%	0.638	1.03			
Pure Premium Derived by Formula		0.404		0.683		1.09			

CLASS 8803		AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING							
Industry Group: Office and Clerical Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,353,253,314	5	1,056,550	11	260,720	885,881	534,299	2,737,450	0.20
3/08 through 2/09	1,418,658,530	1	120,469	13	54,719	0	291,374	466,562	0.03
3/09 through 2/10	1,484,993,017	6	703,289	7	169,143	939,237	217,134	2,028,803	0.14
3/10 through 2/11	1,574,998,504	0	0	9	75,010	0	238,921	313,931	0.02
3/11 through 2/12	1,714,929,103	5	218,504	11	114,855	284,216	378,573	996,148	0.06
5 YR. TOTAL	7,546,832,468	17	2,098,812	51	674,447	2,109,334	1,660,301	6,542,894	0.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	0.037	59%	0.050	0.09			
Pure Premium Indicated by National Relativity		28%	0.025	20%	0.043	0.07			
Pure Premium Present on Rate Level		28%	0.031	21%	0.048	0.08			
Pure Premium Derived by Formula		0.032		0.048		0.08			

CLASS 8810		CLERICAL OFFICE EMPLOYEES NOC							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	27,482,840,384	157	7,358,137	687	8,529,899	10,562,803	20,040,010	46,490,849	0.17
3/08 through 2/09	27,457,372,508	140	6,274,057	640	7,225,872	7,937,416	20,024,858	41,462,203	0.15
3/09 through 2/10	26,551,614,425	113	5,001,381	624	7,948,173	7,184,853	20,065,348	40,199,755	0.15
3/10 through 2/11	27,969,754,524	112	5,385,214	525	6,956,361	7,424,762	18,144,506	37,910,843	0.14
3/11 through 2/12	29,826,035,137	112	5,075,243	491	6,316,710	7,202,289	17,103,262	35,697,504	0.12
5 YR. TOTAL	139,287,616,978	634	29,094,032	2,967	36,977,015	40,312,123	95,377,984	201,761,154	0.14
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.047	100%	0.097	0.14			
Pure Premium Indicated by National Relativity		0%	0.053	0%	0.100	0.15			
Pure Premium Present on Rate Level		0%	0.048	0%	0.100	0.15			
Pure Premium Derived by Formula		0.047		0.097		0.14			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8811		MUNICIPAL, TOWNSHIP, COUNTY OR STATE NON-SALARIED BOARD MEMBERS AND TRUSTEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	89,747,054	0	0	0	0	0	15,172	15,172	0.02
3/08 through 2/09	143,981,582	0	0	1	207	0	22,710	22,917	0.02
3/09 through 2/10	143,902,973	1	113,943	1	74,656	99,969	58,403	346,971	0.24
3/10 through 2/11	140,427,185	1	98,283	1	3,014	441,889	6,785	549,971	0.39
3/11 through 2/12	141,809,058	1	23,632	2	77,937	87,556	81,754	270,879	0.19
5 YR. TOTAL	659,867,852	3	235,858	5	155,814	629,414	184,824	1,205,910	0.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		15%	0.059	15%	0.123	0.18			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		85%	0.023	85%	0.017	0.04			
Pure Premium Derived by Formula		0.028		0.033		0.06			

CLASS 8820		ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	1,003,248,512	7	157,943	37	368,660	151,187	766,765	1,444,555	0.14
3/08 through 2/09	1,038,965,703	5	316,114	23	275,484	387,802	574,201	1,553,601	0.15
3/09 through 2/10	1,029,883,383	6	383,646	19	224,940	423,127	670,343	1,702,056	0.17
3/10 through 2/11	1,095,487,191	5	337,311	33	637,463	768,407	839,717	2,582,898	0.24
3/11 through 2/12	1,102,133,611	4	318,305	13	193,384	577,552	472,833	1,562,074	0.14
5 YR. TOTAL	5,269,718,400	27	1,513,319	125	1,699,931	2,308,075	3,323,859	8,845,184	0.17
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		49%	0.061	66%	0.107	0.17			
Pure Premium Indicated by National Relativity		25%	0.052	17%	0.095	0.15			
Pure Premium Present on Rate Level		26%	0.056	17%	0.092	0.15			
Pure Premium Derived by Formula		0.057		0.102		0.16			

CLASS 8824		RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	102,902,519	19	731,962	75	836,395	739,654	2,021,729	4,329,740	4.21
3/08 through 2/09	120,127,993	17	671,105	61	909,186	873,263	1,986,631	4,440,185	3.70
3/09 through 2/10	132,638,490	30	903,740	69	723,849	1,348,919	1,795,510	4,772,018	3.60
3/10 through 2/11	160,421,407	27	960,165	84	1,146,411	928,196	2,694,933	5,729,705	3.57
3/11 through 2/12	155,750,206	27	1,096,808	83	953,939	1,526,734	2,497,290	6,074,771	3.90
5 YR. TOTAL	671,840,615	120	4,363,780	372	4,569,780	5,416,766	10,996,093	25,346,419	3.77
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		76%	1.330	100%	2.443	3.77			
Pure Premium Indicated by National Relativity		12%	1.192	0%	2.322	3.51			
Pure Premium Present on Rate Level		12%	1.334	0%	2.327	3.66			
Pure Premium Derived by Formula		1.314		2.443		3.76			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8825		RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	35,327,850	1	4,347	19	230,927	9,168	355,879	600,321	1.70
3/08 through 2/09	42,250,315	1	56,457	18	374,849	110,991	522,807	1,065,104	2.52
3/09 through 2/10	46,769,302	1	45,146	20	258,865	64,610	754,687	1,123,308	2.40
3/10 through 2/11	50,916,792	1	47,845	24	310,476	34,560	642,503	1,035,384	2.03
3/11 through 2/12	50,540,063	2	74,104	17	183,288	57,548	504,867	819,807	1.62
5 YR. TOTAL	225,804,322	6	227,899	98	1,358,405	276,877	2,780,743	4,643,924	2.06
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.703	58%	1.354	2.06			
Pure Premium Indicated by National Relativity		30%	0.617	21%	1.287	1.90			
Pure Premium Present on Rate Level		30%	0.796	21%	1.555	2.35			
Pure Premium Derived by Formula		0.705		1.382		2.09			

CLASS 8826		RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	60,858,393	7	238,188	22	118,876	237,864	359,438	954,366	1.57
3/08 through 2/09	70,425,433	10	604,816	32	363,753	889,452	778,208	2,636,229	3.74
3/09 through 2/10	74,023,368	5	201,113	28	320,184	170,806	771,207	1,463,310	1.98
3/10 through 2/11	82,731,274	6	206,355	24	249,641	227,606	804,171	1,487,773	1.80
3/11 through 2/12	82,484,231	5	143,948	29	471,439	308,982	925,292	1,849,661	2.24
5 YR. TOTAL	370,522,699	33	1,394,420	135	1,523,893	1,834,710	3,638,316	8,391,339	2.27
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.788	69%	1.477	2.27			
Pure Premium Indicated by National Relativity		24%	0.904	15%	1.716	2.62			
Pure Premium Present on Rate Level		25%	0.874	16%	1.439	2.31			
Pure Premium Derived by Formula		0.837		1.507		2.34			

CLASS 8829		CONVALESCENT OR NURSING HOME-ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	502,944,474	61	2,341,451	239	2,666,788	3,330,129	5,517,634	13,856,002	2.76
3/08 through 2/09	517,411,786	65	2,310,471	257	3,537,231	2,965,760	5,525,632	14,339,094	2.77
3/09 through 2/10	514,424,091	50	2,185,537	229	2,900,871	2,922,449	6,357,786	14,366,643	2.79
3/10 through 2/11	573,262,866	55	2,719,849	258	3,170,280	3,494,534	6,897,164	16,281,827	2.84
3/11 through 2/12	554,867,048	46	2,474,585	181	2,343,674	2,591,041	5,778,678	13,187,978	2.38
5 YR. TOTAL	2,662,910,265	277	12,031,893	1,164	14,618,844	15,303,913	30,076,894	72,031,544	2.71
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.001	100%	1.704	2.71			
Pure Premium Indicated by National Relativity		0%	0.900	0%	1.605	2.51			
Pure Premium Present on Rate Level		0%	1.072	0%	1.763	2.84			
Pure Premium Derived by Formula		1.001		1.704		2.71			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8831		HOSPITAL-VETERINARY & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	197,824,211	6	199,308	61	623,360	217,660	1,810,105	2,850,433	1.44
3/08 through 2/09	212,440,430	6	240,033	71	853,008	975,622	2,416,113	4,484,776	2.11
3/09 through 2/10	218,340,884	5	87,889	73	612,776	256,256	2,231,252	3,188,173	1.46
3/10 through 2/11	222,151,519	9	524,968	71	484,970	872,689	2,098,108	3,980,735	1.79
3/11 through 2/12	242,582,868	8	331,875	84	879,648	410,447	2,827,824	4,449,794	1.83
5 YR. TOTAL	1,093,339,912	34	1,384,073	360	3,453,762	2,732,674	11,383,402	18,953,911	1.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		61%	0.442	100%	1.291	1.73			
Pure Premium Indicated by National Relativity		19%	0.384	0%	1.022	1.41			
Pure Premium Present on Rate Level		20%	0.465	0%	1.294	1.76			
Pure Premium Derived by Formula		0.436		1.291		1.73			

CLASS 8832		PHYSICIAN & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,708,077,766	32	1,549,281	173	1,829,060	2,528,451	4,485,913	10,392,705	0.38
3/08 through 2/09	2,849,044,270	23	1,838,273	159	2,091,920	1,945,121	4,772,361	10,647,675	0.37
3/09 through 2/10	2,937,951,232	28	1,221,091	158	1,987,363	1,016,457	4,978,110	9,203,021	0.31
3/10 through 2/11	3,018,211,428	33	2,065,902	140	2,180,014	2,505,574	5,067,332	11,818,822	0.39
3/11 through 2/12	3,129,041,036	27	1,970,737	160	2,721,748	1,538,575	5,589,875	11,820,935	0.38
5 YR. TOTAL	14,642,325,732	143	8,645,284	790	10,810,105	9,534,178	24,893,591	53,883,158	0.37
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.133	100%	0.235	0.37			
Pure Premium Indicated by National Relativity		0%	0.111	0%	0.193	0.30			
Pure Premium Present on Rate Level		0%	0.126	0%	0.239	0.37			
Pure Premium Derived by Formula		0.133		0.235		0.37			

CLASS 8833		HOSPITAL: PROFESSIONAL EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,352,535,512	43	1,659,480	218	2,393,609	2,010,945	5,199,389	11,263,423	0.83
3/08 through 2/09	1,068,169,774	44	1,906,395	157	1,976,091	3,224,337	5,371,217	12,478,040	1.17
3/09 through 2/10	1,074,488,380	19	1,048,610	169	2,262,386	1,131,320	5,531,492	9,973,808	0.93
3/10 through 2/11	1,455,900,803	42	2,204,479	205	4,510,873	3,178,419	8,087,366	17,981,137	1.24
3/11 through 2/12	1,517,957,624	38	2,965,633	187	3,167,977	2,979,213	6,730,896	15,843,719	1.04
5 YR. TOTAL	6,469,052,093	186	9,784,597	936	14,310,936	12,524,234	30,920,360	67,540,127	1.04
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.372	100%	0.672	1.04			
Pure Premium Indicated by National Relativity		0%	0.360	0%	0.619	0.98			
Pure Premium Present on Rate Level		0%	0.353	0%	0.604	0.96			
Pure Premium Derived by Formula		0.372		0.672		1.04			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8835		HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	312,162,616	35	1,511,107	149	1,841,171	2,202,214	2,884,182	8,438,674	2.70
3/08 through 2/09	353,441,258	30	858,734	162	1,854,950	1,598,183	3,119,515	7,431,382	2.10
3/09 through 2/10	411,533,998	37	1,429,812	183	2,346,712	1,820,289	3,880,800	9,477,613	2.30
3/10 through 2/11	459,449,078	33	2,024,262	208	2,665,367	1,749,460	5,761,809	12,200,898	2.66
3/11 through 2/12	491,440,551	40	2,559,241	206	2,797,925	2,468,674	4,591,858	12,417,698	2.53
5 YR. TOTAL	2,028,027,501	175	8,383,156	908	11,506,125	9,838,820	20,238,164	49,966,265	2.46
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		100%	0.981	100%		1.483		2.46	
Pure Premium Indicated by National Relativity		0%	0.927	0%		1.412		2.34	
Pure Premium Present on Rate Level		0%	1.007	0%		1.426		2.43	
Pure Premium Derived by Formula			0.981			1.483		2.46	

CLASS 8842		GROUP HOMES-ALL EMPLOYEES, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	9,887,403	2	33,118	2	49,390	32,790	156,381	271,679	2.75
3/08 through 2/09	39,771,950	4	384,330	32	281,512	1,086,429	713,520	2,465,791	6.20
3/09 through 2/10	44,157,720	4	181,383	54	436,184	257,952	918,735	1,794,254	4.06
3/10 through 2/11	58,998,842	8	275,656	54	379,532	387,930	1,110,572	2,153,690	3.65
3/11 through 2/12	63,411,725	8	261,925	44	490,506	264,866	1,010,670	2,027,967	3.20
5 YR. TOTAL	216,227,640	26	1,136,412	186	1,637,124	2,029,967	3,909,878	8,713,381	4.03
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	1.283	69%		2.747		4.03	
Pure Premium Indicated by National Relativity		26%	0.855	15%		1.713		2.57	
Pure Premium Present on Rate Level		27%	1.243	16%		2.504		3.75	
Pure Premium Derived by Formula			1.161			2.553		3.71	

CLASS 8855		BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	99,759,139	0	0	2	7,113	0	88,738	95,851	0.10
5 YR. TOTAL	99,759,139	0	0	2	7,113	0	88,738	95,851	0.10
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		9%	0.007	14%		0.089		0.10	
Pure Premium Indicated by National Relativity		27%	0.088	28%		0.175		0.26	
Pure Premium Present on Rate Level		64%	0.048	58%		0.100		0.15	
Pure Premium Derived by Formula			0.055			0.119		0.17	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8856		CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL							
Industry Group: Office and Clerical Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	0	0	0	0	0	0	0	0	0.00
3/08 through 2/09	0	0	0	0	0	0	0	0	0.00
3/09 through 2/10	0	0	0	0	0	0	0	0	0.00
3/10 through 2/11	0	0	0	0	0	0	0	0	0.00
3/11 through 2/12	1,351,565	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	1,351,565	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		98%	0.048	97%	0.100	0.15			
Pure Premium Derived by Formula		0.047		0.097		0.14			

CLASS 8864		SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	140,927,320	19	587,419	112	1,276,863	399,234	2,287,176	4,550,692	3.23
3/08 through 2/09	121,393,290	10	433,756	72	808,177	940,767	2,073,768	4,256,468	3.51
3/09 through 2/10	128,238,199	11	945,273	74	559,882	1,303,012	1,830,783	4,638,950	3.62
3/10 through 2/11	141,162,715	8	263,973	93	900,823	419,507	2,123,901	3,708,204	2.63
3/11 through 2/12	142,073,843	9	550,573	83	849,035	606,431	2,263,232	4,269,271	3.01
5 YR. TOTAL	673,795,367	57	2,780,994	434	4,394,780	3,668,951	10,578,860	21,423,585	3.18
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.065	100%	2.115	3.18			
Pure Premium Indicated by National Relativity		14%	0.603	0%	1.261	1.86			
Pure Premium Present on Rate Level		15%	1.113	0%	2.222	3.34			
Pure Premium Derived by Formula		1.008		2.115		3.12			

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,887,003,447	45	1,946,426	231	2,883,767	4,062,703	7,004,902	15,897,798	0.55
3/08 through 2/09	3,035,194,567	36	2,227,265	202	2,705,936	3,057,801	7,391,382	15,382,384	0.51
3/09 through 2/10	3,131,626,453	45	2,512,918	240	2,233,375	3,000,692	7,700,283	15,447,268	0.49
3/10 through 2/11	3,241,288,858	40	2,304,633	238	3,354,367	3,503,654	9,521,820	18,684,474	0.58
3/11 through 2/12	3,349,120,238	24	1,389,606	246	3,371,721	1,613,910	9,296,204	15,671,441	0.47
5 YR. TOTAL	15,644,233,563	190	10,380,848	1,157	14,549,166	15,238,760	40,914,591	81,083,365	0.52
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.159	100%	0.359	0.52			
Pure Premium Indicated by National Relativity		0%	0.107	0%	0.249	0.36			
Pure Premium Present on Rate Level		0%	0.180	0%	0.372	0.55			
Pure Premium Derived by Formula		0.159		0.359		0.52			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 8869		CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	175,035,530	6	225,222	43	486,125	313,396	937,565	1,962,308	1.12
3/08 through 2/09	212,627,442	10	354,770	44	483,433	292,020	1,225,225	2,355,448	1.11
3/09 through 2/10	211,598,589	16	678,757	60	455,981	984,734	1,561,594	3,681,066	1.74
3/10 through 2/11	221,834,359	7	283,486	45	584,964	455,195	1,483,681	2,807,326	1.27
3/11 through 2/12	233,132,061	13	525,110	68	479,338	1,040,988	1,346,973	3,392,409	1.46
5 YR. TOTAL	1,054,227,981	52	2,067,345	260	2,489,841	3,086,333	6,555,038	14,198,557	1.35
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		55%	0.432	82%	0.915			1.35	
Pure Premium Indicated by National Relativity		22%	0.316	9%	0.756			1.07	
Pure Premium Present on Rate Level		23%	0.376	9%	0.787			1.16	
Pure Premium Derived by Formula		0.394		0.889				1.28	

CLASS 8871		CLERICAL TELECOMMUTER EMPLOYEES							
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	85,333,718	0	0	0	0	0	4,472	4,472	0.01
3/08 through 2/09	106,706,015	1	58,803	2	25,772	50,607	39,857	175,039	0.16
3/09 through 2/10	136,871,358	1	31,352	1	1,573	8,724	22,684	64,333	0.05
3/10 through 2/11	172,249,328	0	0	2	82,941	0	98,974	181,915	0.11
3/11 through 2/12	215,788,725	1	5,411	1	916	20,032	56,466	82,825	0.04
5 YR. TOTAL	716,949,144	3	95,566	6	111,202	79,363	222,453	508,584	0.07
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		22%	0.029	28%	0.042			0.07	
Pure Premium Indicated by National Relativity		37%	0.039	36%	0.064			0.10	
Pure Premium Present on Rate Level		41%	0.058	36%	0.080			0.14	
Pure Premium Derived by Formula		0.045		0.064				0.11	

CLASS 8901		TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	1,529,190,287	8	369,848	17	174,395	234,815	852,168	1,631,226	0.11
3/08 through 2/09	1,163,049,624	6	307,727	18	175,987	429,349	448,910	1,361,973	0.12
3/09 through 2/10	1,554,547,787	4	103,580	43	397,321	161,324	963,940	1,626,165	0.10
3/10 through 2/11	1,513,538,629	3	111,010	28	562,730	86,095	1,015,555	1,775,390	0.12
3/11 through 2/12	1,369,274,018	5	209,277	14	129,491	190,049	399,163	927,980	0.07
5 YR. TOTAL	7,129,600,345	26	1,101,442	120	1,439,924	1,101,632	3,679,736	7,322,734	0.10
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		51%	0.036	71%	0.067			0.10	
Pure Premium Indicated by National Relativity		24%	0.086	14%	0.123			0.21	
Pure Premium Present on Rate Level		25%	0.047	15%	0.081			0.13	
Pure Premium Derived by Formula		0.051		0.077				0.13	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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CLASS 9012		BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	405,935,785	6	268,852	46	615,474	162,350	1,081,166	2,127,842	0.52
3/08 through 2/09	429,512,501	14	831,110	48	744,906	811,905	1,595,612	3,983,533	0.93
3/09 through 2/10	375,919,028	12	665,881	40	684,219	460,773	1,473,786	3,284,659	0.87
3/10 through 2/11	463,548,979	12	915,995	64	1,130,430	1,118,236	1,914,407	5,079,068	1.10
3/11 through 2/12	542,005,675	14	1,063,574	57	866,096	1,475,592	1,610,009	5,015,271	0.93
5 YR. TOTAL	2,216,921,968	58	3,745,412	255	4,041,125	4,028,856	7,674,980	19,490,373	0.88
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		72%	0.351	92%	0.528	0.88			
Pure Premium Indicated by National Relativity		14%	0.422	4%	0.688	1.11			
Pure Premium Present on Rate Level		14%	0.358	4%	0.501	0.86			
Pure Premium Derived by Formula		0.362		0.533		0.90			

CLASS 9014		JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	387,081,829	50	1,711,290	205	2,451,381	2,576,632	4,202,848	10,942,151	2.83
3/08 through 2/09	387,900,258	38	1,377,448	219	1,983,637	1,758,292	4,020,524	9,139,901	2.36
3/09 through 2/10	384,487,070	44	1,503,640	237	3,075,738	2,333,850	6,280,791	13,194,019	3.43
3/10 through 2/11	391,221,050	43	2,055,876	226	2,568,442	3,929,306	5,910,554	14,464,178	3.70
3/11 through 2/12	398,066,846	47	1,874,249	227	2,399,776	2,860,504	5,419,323	12,553,852	3.15
5 YR. TOTAL	1,948,757,053	222	8,522,503	1,114	12,478,974	13,458,584	25,834,040	60,294,101	3.09
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.078	100%	2.016	3.09			
Pure Premium Indicated by National Relativity		0%	1.119	0%	1.962	3.08			
Pure Premium Present on Rate Level		0%	1.116	0%	1.867	2.98			
Pure Premium Derived by Formula		1.078		2.016		3.09			

CLASS 9015		BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	385,745,942	40	2,177,566	208	2,877,673	2,612,087	4,883,395	12,550,721	3.25
3/08 through 2/09	397,124,833	36	1,821,784	205	3,461,680	2,886,513	6,285,849	14,455,826	3.64
3/09 through 2/10	395,897,439	30	2,382,865	241	3,684,462	2,809,442	6,370,178	15,246,947	3.85
3/10 through 2/11	411,204,743	42	3,167,761	227	3,225,032	4,600,594	6,692,816	17,686,203	4.30
3/11 through 2/12	419,589,396	45	2,836,599	235	3,627,603	3,352,497	7,002,167	16,818,866	4.01
5 YR. TOTAL	2,009,562,353	193	12,386,575	1,116	16,876,450	16,261,133	31,234,405	76,758,563	3.82
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	1.456	100%	2.363	3.82			
Pure Premium Indicated by National Relativity		0%	1.292	0%	2.086	3.38			
Pure Premium Present on Rate Level		0%	1.406	0%	2.169	3.58			
Pure Premium Derived by Formula		1.456		2.363		3.82			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9016		AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	35,693,259	2	40,130	23	497,785	163,361	770,377	1,471,653	4.12
3/08 through 2/09	40,829,018	2	17,207	23	168,090	50,666	839,994	1,075,957	2.64
3/09 through 2/10	40,596,611	3	56,310	26	406,769	78,894	674,748	1,216,721	3.00
3/10 through 2/11	42,709,258	8	431,891	30	482,593	379,581	1,125,034	2,419,099	5.66
3/11 through 2/12	42,501,469	4	104,955	26	342,732	186,683	843,790	1,478,160	3.48
5 YR. TOTAL	202,329,615	19	650,493	128	1,897,969	859,185	4,253,943	7,661,590	3.79
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		44%	1.260	69%	2.527	3.79			
Pure Premium Indicated by National Relativity		28%	0.750	15%	1.730	2.48			
Pure Premium Present on Rate Level		28%	1.144	16%	2.592	3.74			
Pure Premium Derived by Formula			1.085		2.418	3.50			

CLASS 9019		BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	64,748	0	0	0	0	0	0	0	0.00
3/08 through 2/09	75,959	0	0	0	0	0	0	0	0.00
3/09 through 2/10	79,895	0	0	0	0	0	0	0	0.00
3/10 through 2/11	65,366	0	0	0	0	0	0	0	0.00
3/11 through 2/12	15,605	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	301,573	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		3%	0.000	3%	0.000	0.00			
Pure Premium Indicated by National Relativity		23%	0.481	24%	1.423	1.90			
Pure Premium Present on Rate Level		74%	0.710	73%	0.826	1.54			
Pure Premium Derived by Formula			0.636		0.945	1.58			

CLASS 9033		HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	41,520,776	0	0	15	143,778	0	318,566	462,344	1.11
3/08 through 2/09	43,106,027	0	0	9	25,052	0	138,482	163,534	0.38
3/09 through 2/10	43,891,503	2	63,772	13	91,910	90,394	209,375	455,451	1.04
3/10 through 2/11	46,042,436	1	5,641	16	154,581	97,722	426,103	684,047	1.49
3/11 through 2/12	52,853,784	2	152,268	14	209,448	303,922	377,512	1,043,150	1.97
5 YR. TOTAL	227,414,526	5	221,681	67	624,769	492,038	1,470,038	2,808,526	1.24
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	0.372	49%	0.863	1.24			
Pure Premium Indicated by National Relativity		30%	0.968	25%	1.511	2.48			
Pure Premium Present on Rate Level		31%	0.736	26%	1.008	1.74			
Pure Premium Derived by Formula			0.664		1.063	1.73			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9040		HOSPITAL: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	101,221,661	21	593,112	95	576,696	1,318,314	2,655,099	5,143,221	5.08
3/08 through 2/09	88,557,332	10	165,530	69	777,052	320,827	2,040,107	3,303,516	3.73
3/09 through 2/10	87,882,451	10	400,814	57	626,681	349,250	1,656,913	3,033,658	3.45
3/10 through 2/11	112,125,495	7	479,243	76	861,031	429,361	2,108,797	3,878,432	3.46
3/11 through 2/12	114,274,057	5	575,912	114	1,490,029	581,329	3,450,488	6,097,758	5.34
5 YR. TOTAL	504,060,996	53	2,214,611	411	4,331,489	2,999,081	11,911,404	21,456,585	4.26
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		71%	1.299	100%	2.958	4.26			
Pure Premium Indicated by National Relativity		14%	1.246	0%	2.444	3.69			
Pure Premium Present on Rate Level		15%	1.492	0%	3.238	4.73			
Pure Premium Derived by Formula			1.321		2.958	4.28			

CLASS 9044		CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	70,360,898	2	108,228	16	246,571	60,400	469,358	884,557	1.26
3/08 through 2/09	68,340,223	7	314,566	13	236,785	289,278	681,684	1,522,313	2.23
3/09 through 2/10	66,562,293	0	0	12	145,476	0	310,147	455,623	0.69
3/10 through 2/11	61,452,683	3	234,859	20	276,189	357,989	464,076	1,333,113	2.17
3/11 through 2/12	68,240,618	1	46,435	20	225,933	32,072	511,157	815,597	1.20
5 YR. TOTAL	334,956,715	13	704,088	81	1,130,954	739,739	2,436,422	5,011,203	1.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		42%	0.548	57%	0.948	1.50			
Pure Premium Indicated by National Relativity		29%	0.544	21%	1.042	1.59			
Pure Premium Present on Rate Level		29%	0.598	22%	0.977	1.58			
Pure Premium Derived by Formula			0.561		0.974	1.54			

CLASS 9052		HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	510,529,020	60	1,889,873	260	2,451,286	3,163,267	5,703,543	13,207,969	2.59
3/08 through 2/09	518,215,055	49	1,546,909	212	2,066,206	2,176,406	5,358,643	11,148,164	2.15
3/09 through 2/10	484,931,431	56	2,455,068	239	2,955,094	4,044,771	6,084,339	15,539,272	3.21
3/10 through 2/11	511,051,599	49	2,025,214	263	2,857,771	3,119,099	6,721,709	14,723,793	2.88
3/11 through 2/12	541,892,650	64	2,576,012	258	2,720,799	3,752,386	6,192,199	15,241,396	2.81
5 YR. TOTAL	2,566,619,755	278	10,493,076	1,232	13,051,156	16,255,929	30,060,433	69,860,594	2.72
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.917	100%	1.805	2.72			
Pure Premium Indicated by National Relativity		0%	0.824	0%	1.600	2.42			
Pure Premium Present on Rate Level		0%	0.923	0%	1.684	2.61			
Pure Premium Derived by Formula			0.917		1.805	2.72			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9058		HOTEL: RESTAURANT EMPLOYEES							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	188,000,553	6	139,318	57	916,427	227,130	1,547,099	2,829,974	1.51
3/08 through 2/09	143,428,260	6	239,466	44	424,554	194,196	1,031,787	1,890,003	1.32
3/09 through 2/10	162,310,646	11	763,154	43	275,847	1,067,177	977,047	3,083,225	1.90
3/10 through 2/11	179,891,227	6	201,245	63	376,188	374,761	1,292,293	2,244,487	1.25
3/11 through 2/12	165,719,863	8	274,046	48	424,364	504,338	1,178,031	2,380,779	1.44
5 YR. TOTAL	839,350,549	37	1,617,229	255	2,417,380	2,367,602	6,026,257	12,428,468	1.48
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		58%	0.481	81%	1.000	1.48			
Pure Premium Indicated by National Relativity		21%	0.539	9%	1.075	1.61			
Pure Premium Present on Rate Level		21%	0.536	10%	0.959	1.50			
Pure Premium Derived by Formula		0.505		1.003		1.51			

CLASS 9060		CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	180,033,182	4	191,124	67	690,817	286,459	1,697,707	2,866,107	1.59
3/08 through 2/09	169,530,082	7	476,438	41	293,043	624,077	1,090,371	2,483,929	1.47
3/09 through 2/10	168,826,372	5	139,974	52	668,480	194,447	1,431,649	2,434,550	1.44
3/10 through 2/11	167,193,673	9	716,791	50	616,430	1,094,741	1,155,576	3,583,538	2.14
3/11 through 2/12	173,249,288	7	266,770	61	515,812	488,496	1,409,749	2,680,827	1.55
5 YR. TOTAL	858,832,597	32	1,791,097	271	2,784,582	2,688,220	6,785,052	14,048,951	1.64
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	0.533	84%	1.103	1.64			
Pure Premium Indicated by National Relativity		21%	0.540	8%	1.094	1.63			
Pure Premium Present on Rate Level		22%	0.516	8%	1.008	1.52			
Pure Premium Derived by Formula		0.531		1.095		1.63			

CLASS 9061		CLUB NOC & CLERICAL							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
3/07 through 2/08	15,286,384	0	0	5	50,636	0	120,914	171,550	1.12
3/08 through 2/09	14,900,063	1	23,695	4	13,744	31,990	51,026	120,455	0.81
3/09 through 2/10	15,321,283	1	139,660	5	81,077	64,933	147,223	432,893	2.83
3/10 through 2/11	15,498,781	1	43,901	5	12,933	15,471	47,368	119,673	0.77
3/11 through 2/12	15,025,297	0	0	6	55,899	0	129,114	185,013	1.23
5 YR. TOTAL	76,031,808	3	207,256	25	214,289	112,394	495,645	1,029,584	1.35
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.554	31%	0.800	1.35			
Pure Premium Indicated by National Relativity		38%	0.442	34%	0.884	1.33			
Pure Premium Present on Rate Level		39%	0.617	35%	0.949	1.57			
Pure Premium Derived by Formula		0.536		0.881		1.42			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9062		CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	89,053,095	8	218,078	32	406,209	694,879	619,780	1,938,946	2.18
3/08 through 2/09	89,867,544	5	371,020	39	463,354	283,982	693,618	1,811,974	2.02
3/09 through 2/10	100,674,826	4	345,639	29	467,398	400,874	803,616	2,017,527	2.00
3/10 through 2/11	95,245,302	5	178,008	33	476,766	174,574	757,076	1,586,424	1.67
3/11 through 2/12	89,281,956	3	247,122	30	332,594	303,843	600,812	1,484,371	1.66
5 YR. TOTAL	464,122,723	25	1,359,867	163	2,146,321	1,858,152	3,474,902	8,839,242	1.90
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		51%	0.755	69%	1.149	1.90			
Pure Premium Indicated by National Relativity		24%	0.454	15%	1.096	1.55			
Pure Premium Present on Rate Level		25%	0.714	16%	1.147	1.86			
Pure Premium Derived by Formula		0.673		1.141		1.81			

CLASS 9063		YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	253,105,699	12	303,981	48	332,717	407,914	1,020,206	2,064,818	0.82
3/08 through 2/09	265,777,325	6	116,910	57	362,914	298,512	1,361,544	2,139,880	0.81
3/09 through 2/10	292,507,803	14	365,287	71	646,358	1,311,449	2,269,259	4,592,353	1.57
3/10 through 2/11	306,723,983	13	495,806	81	828,171	641,805	2,347,899	4,313,681	1.41
3/11 through 2/12	321,359,684	8	411,872	81	988,833	622,289	2,128,072	4,151,066	1.29
5 YR. TOTAL	1,439,474,494	53	1,693,856	338	3,158,993	3,281,969	9,126,980	17,261,798	1.20
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		60%	0.337	95%	0.862	1.20			
Pure Premium Indicated by National Relativity		20%	0.324	2%	0.759	1.08			
Pure Premium Present on Rate Level		20%	0.350	3%	0.829	1.18			
Pure Premium Derived by Formula		0.337		0.859		1.20			

CLASS 9082		RESTAURANT NOC							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	1,304,968,477	52	1,740,562	522	3,041,315	2,345,518	8,790,235	15,917,630	1.22
3/08 through 2/09	1,333,645,909	64	2,689,974	468	3,871,855	3,974,953	9,405,511	19,942,293	1.50
3/09 through 2/10	1,331,191,963	69	2,765,570	476	3,582,436	4,357,571	10,208,450	20,914,027	1.57
3/10 through 2/11	1,366,424,764	62	2,896,478	454	3,401,772	4,273,041	9,722,642	20,293,933	1.49
3/11 through 2/12	1,465,640,531	64	2,581,777	517	4,245,977	3,739,332	10,894,940	21,462,026	1.46
5 YR. TOTAL	6,801,871,644	311	12,674,361	2,437	18,143,355	18,690,415	49,021,778	98,529,909	1.45
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		100%	0.453	100%	0.995	1.45			
Pure Premium Indicated by National Relativity		0%	0.465	0%	1.013	1.48			
Pure Premium Present on Rate Level		0%	0.459	0%	0.957	1.42			
Pure Premium Derived by Formula		0.453		0.995		1.45			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9083		RESTAURANT: FAST FOOD							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	669,600,660	58	1,284,828	250	2,207,764	2,424,148	4,978,974	10,895,714	1.63
3/08 through 2/09	653,408,712	39	1,227,262	218	1,630,202	2,098,470	4,658,281	9,614,215	1.47
3/09 through 2/10	665,858,376	51	1,300,271	245	1,774,236	2,300,907	4,971,640	10,347,054	1.55
3/10 through 2/11	702,919,572	35	1,291,735	281	2,142,472	1,522,094	5,772,878	10,729,179	1.53
3/11 through 2/12	733,134,590	41	1,348,052	240	2,107,996	2,166,849	6,021,089	11,643,986	1.59
5 YR. TOTAL	3,424,921,910	224	6,452,148	1,234	9,862,670	10,512,468	26,402,862	53,230,148	1.55
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		98%	0.476	100%		1.078		1.55	
Pure Premium Indicated by National Relativity		1%	0.470	0%		1.042		1.51	
Pure Premium Present on Rate Level		1%	0.499	0%		1.045		1.54	
Pure Premium Derived by Formula		0.476				1.078		1.55	

CLASS 9084		BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	76,650,875	3	86,211	47	507,947	262,143	1,020,999	1,877,300	2.45
3/08 through 2/09	76,817,152	3	120,529	46	430,810	150,384	1,233,321	1,935,044	2.52
3/09 through 2/10	79,081,517	4	56,615	53	505,189	150,952	1,080,049	1,792,805	2.27
3/10 through 2/11	81,387,885	4	621,008	31	184,114	659,140	713,803	2,178,065	2.68
3/11 through 2/12	91,529,870	1	40,284	43	719,570	8,759	1,493,850	2,262,463	2.47
5 YR. TOTAL	405,467,299	15	924,647	220	2,347,630	1,231,378	5,542,022	10,045,677	2.48
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		47%	0.807	71%		1.671		2.48	
Pure Premium Indicated by National Relativity		26%	0.483	14%		1.125		1.61	
Pure Premium Present on Rate Level		27%	0.649	15%		1.406		2.06	
Pure Premium Derived by Formula		0.680				1.555		2.24	

CLASS 9089		BILLIARD HALL							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	968,142	0	0	0	0	0	531	531	0.06
3/08 through 2/09	447,923	0	0	0	0	0	1,519	1,519	0.34
3/09 through 2/10	293,475	0	0	0	0	0	1,034	1,034	0.35
3/10 through 2/11	493,243	0	0	0	0	0	2,029	2,029	0.41
3/11 through 2/12	359,559	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	2,562,342	0	0	0	0	0	5,113	5,113	0.20
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		6%	0.000	7%		0.200		0.20	
Pure Premium Indicated by National Relativity		18%	0.408	19%		1.814		2.22	
Pure Premium Present on Rate Level		76%	0.503	74%		0.738		1.24	
Pure Premium Derived by Formula		0.456				0.905		1.36	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9093		ROLLER-SKATING RINK OPERATION							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	17,552,808	1	101,465	7	21,854	67,566	74,034	264,919	1.51
3/08 through 2/09	16,304,479	1	93,571	6	18,987	92,573	78,879	284,010	1.74
3/09 through 2/10	17,083,778	0	0	9	72,221	0	128,256	200,477	1.17
3/10 through 2/11	16,286,778	3	130,923	6	60,400	258,530	107,047	556,900	3.42
3/11 through 2/12	18,040,344	1	8,943	5	58,585	13,582	221,175	302,285	1.68
5 YR. TOTAL	85,268,187	6	334,902	33	232,047	432,251	609,391	1,608,591	1.89
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.665	34%	1.222	1.89			
Pure Premium Indicated by National Relativity		38%	0.407	33%	1.182	1.59			
Pure Premium Present on Rate Level		39%	0.549	33%	1.064	1.61			
Pure Premium Derived by Formula		0.522		1.157		1.68			

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES							
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	209,856,915	24	1,129,156	183	1,957,724	1,439,826	4,777,858	9,304,564	4.43
3/08 through 2/09	215,534,323	28	1,286,988	181	1,896,390	2,261,975	4,398,630	9,843,983	4.57
3/09 through 2/10	216,220,461	21	763,383	184	1,721,410	1,200,886	4,284,814	7,970,493	3.69
3/10 through 2/11	222,226,871	28	1,647,360	177	1,991,160	2,430,446	4,772,783	10,841,749	4.88
3/11 through 2/12	217,047,089	18	1,485,467	140	2,056,955	1,608,749	4,305,517	9,456,688	4.36
5 YR. TOTAL	1,080,885,659	119	6,312,354	865	9,623,639	8,941,882	22,539,602	47,417,477	4.39
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		97%	1.474	100%	2.913	4.39			
Pure Premium Indicated by National Relativity		1%	1.307	0%	2.557	3.86			
Pure Premium Present on Rate Level		2%	1.528	0%	2.957	4.49			
Pure Premium Derived by Formula		1.473		2.913		4.39			

CLASS 9102		PARK NOC-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	160,218,972	9	757,008	67	594,412	623,069	1,389,473	3,363,962	2.10
3/08 through 2/09	191,242,979	13	923,720	113	1,361,727	1,162,873	2,849,933	6,298,253	3.29
3/09 through 2/10	193,308,491	13	732,060	131	1,264,755	1,308,924	3,038,417	6,344,156	3.28
3/10 through 2/11	193,484,046	18	1,518,304	119	1,980,773	2,114,357	3,823,329	9,436,763	4.88
3/11 through 2/12	207,438,983	16	1,014,975	132	1,349,712	1,094,647	3,285,880	6,745,214	3.25
5 YR. TOTAL	945,693,471	69	4,946,067	562	6,551,379	6,303,870	14,387,032	32,188,348	3.40
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		81%	1.216	100%	2.188	3.40			
Pure Premium Indicated by National Relativity		9%	0.895	0%	1.764	2.66			
Pure Premium Present on Rate Level		10%	1.173	0%	1.934	3.11			
Pure Premium Derived by Formula		1.183		2.188		3.37			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9154		THEATER NOC: ALL OTHER EMPLOYEES							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	59,095,717	3	149,792	12	95,079	242,402	475,839	963,112	1.63
3/08 through 2/09	57,393,859	2	48,578	16	107,586	121,608	330,576	608,348	1.06
3/09 through 2/10	54,057,703	0	0	20	336,049	0	884,689	1,220,738	2.26
3/10 through 2/11	59,894,528	1	13,042	19	314,632	32,640	702,020	1,062,334	1.77
3/11 through 2/12	62,749,893	4	133,157	27	315,507	635,603	725,284	1,809,551	2.88
5 YR. TOTAL	293,191,700	10	344,569	94	1,168,853	1,032,253	3,118,408	5,664,083	1.93
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		37%	0.516		55%	1.416		1.93	
Pure Premium Indicated by National Relativity		31%	0.548		22%	1.017		1.57	
Pure Premium Present on Rate Level		32%	0.522		23%	1.093		1.62	
Pure Premium Derived by Formula			0.528			1.254		1.78	

CLASS 9156		THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS							
Industry Group: Office and Clerical Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	20,262,728	1	60,009	16	250,907	281,991	523,967	1,116,874	5.51
3/08 through 2/09	20,894,825	0	0	5	94,605	0	177,214	271,819	1.30
3/09 through 2/10	19,959,533	0	0	14	299,786	0	463,255	763,041	3.82
3/10 through 2/11	20,967,692	2	28,224	4	161,623	70,108	213,830	473,785	2.26
3/11 through 2/12	22,296,149	1	22,228	6	123,837	98,736	360,857	605,658	2.72
5 YR. TOTAL	104,380,927	4	110,461	45	930,758	450,835	1,739,123	3,231,177	3.10
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		29%	0.998		42%	2.098		3.10	
Pure Premium Indicated by National Relativity		35%	0.741		29%	1.348		2.09	
Pure Premium Present on Rate Level		36%	0.760		29%	1.497		2.26	
Pure Premium Derived by Formula			0.822			1.706		2.53	

CLASS 9170		JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS							
Industry Group: Goods and Services Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	2,464,105	1	209,706	5	581,218	104,632	679,820	1,575,376	63.93
3/08 through 2/09	2,854,818	1	190,626	5	62,658	503,419	98,925	855,628	29.97
3/09 through 2/10	2,657,483	0	0	4	92,762	0	108,684	201,446	7.58
3/10 through 2/11	2,487,102	0	0	5	71,327	0	149,623	220,950	8.88
3/11 through 2/12	2,372,829	0	0	5	47,485	0	69,351	116,836	4.92
5 YR. TOTAL	12,836,337	2	400,332	24	855,450	608,051	1,106,403	2,970,236	23.14
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		30%	9.783		41%	13.356		23.14	
Pure Premium Indicated by National Relativity		35%	2.698		29%	5.463		8.16	
Pure Premium Present on Rate Level		35%	6.886		30%	11.561		18.45	
Pure Premium Derived by Formula			6.289			10.529		16.82	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9178		ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	18,940,941	2	57,437	16	207,437	7,270	663,134	935,278	4.94
3/08 through 2/09	17,812,039	0	0	8	134,833	0	496,334	631,167	3.54
3/09 through 2/10	19,035,844	0	0	11	285,713	0	631,507	917,220	4.82
3/10 through 2/11	22,343,561	1	6,468	3	109,386	5,255	746,602	867,711	3.88
3/11 through 2/12	22,201,868	0	0	3	111,028	0	621,668	732,696	3.30
5 YR. TOTAL	100,334,253	3	63,905	41	848,397	12,525	3,159,245	4,084,072	4.07
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.909	54%		3.161		4.07	
Pure Premium Indicated by National Relativity		36%	0.857	23%		3.409		4.27	
Pure Premium Present on Rate Level		36%	0.786	23%		3.111		3.90	
Pure Premium Derived by Formula		0.846		3.207				4.05	

CLASS 9179		ATHLETIC SPORTS OR PARK: CONTACT SPORTS							
Industry Group: Miscellaneous Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	19,677,380	21	800,656	13	185,638	738,341	207,073	1,931,708	9.82
3/08 through 2/09	28,101,326	13	551,334	18	224,119	43,998	587,771	1,407,222	5.01
3/09 through 2/10	25,833,257	9	249,415	32	232,491	72,764	778,840	1,333,510	5.16
3/10 through 2/11	23,471,192	3	131,825	17	197,328	52,774	561,032	942,959	4.02
3/11 through 2/12	24,783,352	3	29,815	21	349,812	91,646	771,535	1,242,808	5.02
5 YR. TOTAL	121,866,507	49	1,763,045	101	1,189,388	999,523	2,906,251	6,858,207	5.63
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		50%	2.423	61%		3.205		5.63	
Pure Premium Indicated by National Relativity		25%	2.929	19%		4.767		7.70	
Pure Premium Present on Rate Level		25%	2.677	20%		3.369		6.05	
Pure Premium Derived by Formula		2.613		3.535				6.15	

CLASS 9180		AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	73,728,377	12	753,524	140	1,104,686	931,600	3,450,010	6,239,820	8.46
3/08 through 2/09	70,214,011	11	1,278,076	96	1,813,590	1,148,756	4,134,137	8,374,559	11.93
3/09 through 2/10	75,316,891	10	512,172	90	755,199	1,365,262	3,181,826	5,814,459	7.72
3/10 through 2/11	80,113,282	9	251,906	93	1,392,281	505,721	3,683,212	5,833,120	7.28
3/11 through 2/12	79,942,541	10	456,815	100	1,280,456	943,704	3,587,203	6,268,178	7.84
5 YR. TOTAL	379,315,102	52	3,252,493	519	6,346,212	4,895,043	18,036,388	32,530,136	8.58
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		76%	2.531	100%		6.045		8.58	
Pure Premium Indicated by National Relativity		12%	1.164	0%		3.335		4.50	
Pure Premium Present on Rate Level		12%	2.490	0%		6.109		8.60	
Pure Premium Derived by Formula		2.362		6.045				8.41	

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

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CLASS 9182		ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS							
Industry Group: Miscellaneous Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	29,899,325	2	101,196	15	91,438	200,424	421,150	814,208	2.72
3/08 through 2/09	26,910,546	1	47,756	10	109,661	115,933	403,635	676,985	2.52
3/09 through 2/10	29,726,019	1	80,117	11	148,690	100,148	496,840	825,795	2.78
3/10 through 2/11	32,849,618	2	35,656	6	82,752	49,099	338,070	505,577	1.54
3/11 through 2/12	25,778,405	1	101,602	9	154,648	74,160	530,905	861,315	3.34
5 YR. TOTAL	145,163,913	7	366,327	51	587,189	539,764	2,190,600	3,683,880	2.54
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		28%	0.657	47%	1.881	2.54			
Pure Premium Indicated by National Relativity		36%	0.536	26%	1.400	1.94			
Pure Premium Present on Rate Level		36%	0.530	27%	1.519	2.05			
Pure Premium Derived by Formula		0.568		1.658		2.23			

CLASS 9183		WHITE WATER RAFTING							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,091,996	0	0	15	146,948	0	468,795	615,743	10.11
3/08 through 2/09	6,189,970	0	0	7	8,211	0	81,110	89,321	1.44
3/09 through 2/10	6,451,095	1	62,118	8	132,356	47,230	251,745	493,449	7.65
3/10 through 2/11	6,843,626	0	0	13	81,252	0	247,470	328,722	4.80
3/11 through 2/12	7,909,742	0	0	12	146,938	0	308,421	455,359	5.76
5 YR. TOTAL	33,486,429	1	62,118	55	515,705	47,230	1,357,541	1,982,594	5.92
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	1.726	40%	4.195	5.92			
Pure Premium Indicated by National Relativity		0%	0.000	0%	0.000	0.00			
Pure Premium Present on Rate Level		71%	2.616	60%	4.205	6.82			
Pure Premium Derived by Formula		2.358		4.201		6.56			

CLASS 9186		CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	637,172	0	0	0	0	0	0	0	0.00
3/08 through 2/09	690,783	0	0	1	616	0	6,495	7,111	1.03
3/09 through 2/10	675,836	0	0	0	0	0	1,695	1,695	0.25
3/10 through 2/11	693,170	0	0	2	73,659	0	46,159	119,818	17.29
3/11 through 2/12	794,256	0	0	0	0	0	33,178	33,178	4.18
5 YR. TOTAL	3,491,217	0	0	3	74,275	0	87,527	161,802	4.63
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		13%	2.127	19%	2.507	4.63			
Pure Premium Indicated by National Relativity		43%	2.948	40%	7.524	10.47			
Pure Premium Present on Rate Level		44%	3.169	41%	6.302	9.47			
Pure Premium Derived by Formula		2.939		6.070		9.01			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 9220		CEMETERY OPERATIONS & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	6,864,116	3	313,776	10	59,119	339,007	158,831	870,733	12.69
3/08 through 2/09	8,372,000	2	81,570	7	70,127	102,683	144,886	399,266	4.77
3/09 through 2/10	7,716,597	5	378,685	13	467,731	470,736	335,364	1,652,516	21.42
3/10 through 2/11	7,815,923	1	287	5	89,574	4,986	197,956	292,803	3.75
3/11 through 2/12	8,258,519	1	197,864	3	12,237	527,476	119,705	857,282	10.38
5 YR. TOTAL	39,027,155	12	972,182	38	698,788	1,444,888	956,742	4,072,600	10.44
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		29%	4.282	39%	6.154	10.44			
Pure Premium Indicated by National Relativity		35%	2.119	30%	3.533	5.65			
Pure Premium Present on Rate Level		36%	2.079	31%	3.200	5.28			
Pure Premium Derived by Formula		2.732		4.452		7.18			

CLASS 9402		STREET CLEANING & DRIVERS							
Industry Group: Miscellaneous Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	51,684,185	4	106,188	35	386,799	93,774	601,659	1,188,420	2.30
3/08 through 2/09	53,145,176	3	185,606	22	389,783	200,492	488,907	1,264,788	2.38
3/09 through 2/10	52,626,843	9	332,149	26	275,178	710,091	342,819	1,660,237	3.16
3/10 through 2/11	49,977,232	5	346,001	29	412,497	613,139	876,014	2,247,651	4.50
3/11 through 2/12	55,999,878	4	626,637	32	1,332,033	578,556	1,098,397	3,635,623	6.49
5 YR. TOTAL	263,433,314	25	1,596,581	144	2,796,290	2,196,052	3,407,796	9,996,719	3.80
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		53%	1.668	64%	2.127	3.80			
Pure Premium Indicated by National Relativity		23%	1.917	18%	2.606	4.52			
Pure Premium Present on Rate Level		24%	1.458	18%	1.769	3.23			
Pure Premium Derived by Formula		1.675		2.149		3.82			

CLASS 9403		GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS							
Industry Group: Miscellaneous Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	119,742,072	13	948,377	94	2,036,769	810,579	3,191,559	6,987,284	5.84
3/08 through 2/09	120,155,975	18	1,004,353	99	890,624	1,010,697	1,902,294	4,807,968	4.00
3/09 through 2/10	81,948,978	5	879,997	91	1,062,793	948,165	2,283,004	5,173,959	6.31
3/10 through 2/11	127,752,979	18	996,868	92	1,663,556	1,400,780	2,952,044	7,013,248	5.49
3/11 through 2/12	130,561,765	20	2,082,250	120	1,789,484	1,688,348	3,088,023	8,648,105	6.62
5 YR. TOTAL	580,161,769	74	5,911,845	496	7,443,226	5,858,569	13,416,924	32,630,564	5.62
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		88%	2.302	100%	3.322	5.62			
Pure Premium Indicated by National Relativity		6%	2.602	0%	3.822	6.42			
Pure Premium Present on Rate Level		6%	2.330	0%	3.254	5.58			
Pure Premium Derived by Formula		2.322		3.322		5.64			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 9410		MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC							
Industry Group: Goods and Services Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	51,451,358	1	9,727	8	51,189	11,853	189,613	262,382	0.51
3/08 through 2/09	72,111,617	3	139,663	7	73,521	216,799	176,046	606,029	0.84
3/09 through 2/10	71,785,004	0	0	6	53,073	0	160,852	213,925	0.30
3/10 through 2/11	66,958,541	3	186,776	5	68,263	202,637	350,964	808,640	1.21
3/11 through 2/12	71,297,189	2	102,584	7	66,381	160,652	215,608	545,225	0.77
5 YR. TOTAL	333,603,709	9	438,750	33	312,427	591,941	1,093,083	2,436,201	0.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		40%	0.225	51%	0.505	0.73			
Pure Premium Indicated by National Relativity		30%	0.849	24%	1.336	2.19			
Pure Premium Present on Rate Level		30%	0.531	25%	0.740	1.27			
Pure Premium Derived by Formula		0.504		0.763		1.27			

CLASS 9501		PAINTING: SHOP ONLY & DRIVERS							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	26,273,901	1	14,581	9	41,030	9,027	144,902	209,540	0.80
3/08 through 2/09	18,344,194	2	76,576	12	22,201	55,939	193,030	347,746	1.90
3/09 through 2/10	18,464,266	4	200,456	8	93,170	175,492	316,211	785,329	4.25
3/10 through 2/11	19,487,929	1	73,950	7	137,603	106,401	235,902	553,856	2.84
3/11 through 2/12	19,177,558	1	70,356	9	90,460	55,888	232,081	448,785	2.34
5 YR. TOTAL	101,747,848	9	435,919	45	384,464	402,747	1,122,126	2,345,256	2.31
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		31%	0.806	41%	1.499	2.31			
Pure Premium Indicated by National Relativity		34%	1.071	29%	1.819	2.89			
Pure Premium Present on Rate Level		35%	0.894	30%	1.382	2.28			
Pure Premium Derived by Formula		0.927		1.557		2.48			

CLASS 9505		PAINTING: AUTOMOBILE OR CARRIAGE BODIES							
Industry Group: Manufacturing Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	3,091,029	0	0	1	15,130	0	44,827	59,957	1.94
3/08 through 2/09	3,041,731	1	89,144	1	728	43,914	12,094	145,880	4.80
3/09 through 2/10	3,052,616	2	206,711	1	6,396	613,310	14,621	841,038	27.55
3/10 through 2/11	3,226,267	0	0	2	11,306	0	20,426	31,732	0.98
3/11 through 2/12	2,854,752	0	0	2	5,048	0	17,167	22,215	0.78
5 YR. TOTAL	15,266,395	3	295,855	7	38,608	657,224	109,135	1,100,822	7.21
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		16%	2.191	22%	5.020	7.21			
Pure Premium Indicated by National Relativity		42%	1.283	39%	1.783	3.07			
Pure Premium Present on Rate Level		42%	1.272	39%	1.952	3.22			
Pure Premium Derived by Formula		1.424		2.561		3.99			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 9516		ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	92,111,169	4	136,230	25	124,925	158,069	347,379	766,603	0.83
3/08 through 2/09	89,044,888	15	1,055,252	46	455,348	2,247,822	1,106,100	4,864,522	5.46
3/09 through 2/10	69,788,463	8	789,341	65	1,003,122	969,442	1,150,315	3,912,220	5.61
3/10 through 2/11	86,801,681	10	666,175	66	947,569	948,085	1,422,293	3,984,122	4.59
3/11 through 2/12	67,674,776	7	841,808	56	764,818	467,171	886,851	2,960,648	4.38
5 YR. TOTAL	405,420,977	44	3,488,806	258	3,295,782	4,790,589	4,912,938	16,488,115	4.07
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		57%	1.673	71%	2.393	4.07			
Pure Premium Indicated by National Relativity		21%	1.979	14%	2.845	4.82			
Pure Premium Present on Rate Level		22%	1.060	15%	1.404	2.46			
Pure Premium Derived by Formula		1.602		2.308		3.91			

CLASS 9519		HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS							
Industry Group: Goods and Services Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	34,263,940	4	515,411	16	198,998	493,398	385,012	1,592,819	4.65
3/08 through 2/09	31,033,673	3	329,196	8	50,114	680,643	157,680	1,217,633	3.92
3/09 through 2/10	33,061,603	0	0	16	253,745	0	294,027	547,772	1.66
3/10 through 2/11	30,615,508	3	34,893	14	238,303	107,318	285,150	665,664	2.17
3/11 through 2/12	33,058,362	2	107,942	15	206,806	77,196	354,349	746,293	2.26
5 YR. TOTAL	162,033,086	12	987,442	69	947,966	1,358,555	1,476,218	4,770,181	2.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		43%	1.194	55%	1.750	2.94			
Pure Premium Indicated by National Relativity		28%	1.735	22%	2.511	4.25			
Pure Premium Present on Rate Level		29%	1.363	23%	1.859	3.22			
Pure Premium Derived by Formula		1.394		1.942		3.34			

CLASS 9521		HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	10,981,758	1	32,033	5	34,339	68,581	60,360	195,313	1.78
3/08 through 2/09	9,004,421	0	0	4	12,267	0	55,382	67,649	0.75
3/09 through 2/10	7,947,367	1	15,723	4	61,556	15,718	86,192	179,189	2.25
3/10 through 2/11	7,887,688	2	190,407	5	22,460	390,722	53,942	657,531	8.34
3/11 through 2/12	9,655,754	1	44,985	9	137,207	50,774	256,936	489,902	5.07
5 YR. TOTAL	45,476,988	5	283,148	27	267,829	525,795	512,812	1,589,584	3.50
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		25%	1.212	31%	2.284	3.50			
Pure Premium Indicated by National Relativity		37%	1.577	34%	2.132	3.71			
Pure Premium Present on Rate Level		38%	1.216	35%	1.638	2.85			
Pure Premium Derived by Formula		1.349		2.006		3.36			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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EFFECTIVE 1/1/2015

CLASS 9522		UPHOLSTERING							
Industry Group: Manufacturing Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	8,233,908	0	0	4	63,444	0	80,470	143,914	1.75
3/08 through 2/09	7,241,661	2	18,836	1	18,957	2,347	9,574	49,714	0.69
3/09 through 2/10	6,396,485	0	0	2	16,769	0	20,101	36,870	0.58
3/10 through 2/11	6,511,455	1	35,897	1	2,438	38,184	15,376	91,895	1.41
3/11 through 2/12	7,288,908	0	0	3	16,712	0	22,948	39,660	0.54
5 YR. TOTAL	35,672,417	3	54,733	11	118,320	40,531	148,469	362,053	1.02
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		18%	0.485	22%	0.530	1.02			
Pure Premium Indicated by National Relativity		41%	0.712	39%	1.109	1.82			
Pure Premium Present on Rate Level		41%	0.658	39%	0.838	1.50			
Pure Premium Derived by Formula		0.649		0.876		1.53			

CLASS 9534		MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS-INCLUDING YARD EMPLOYEES AND DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	19,988,001	2	57,156	10	684,514	29,197	479,162	1,250,029	6.25
3/08 through 2/09	18,081,688	1	22,661	7	182,001	6,934	193,085	404,681	2.24
3/09 through 2/10	15,487,515	1	198,176	6	64,901	288,200	150,826	702,103	4.53
3/10 through 2/11	13,231,681	1	4,907	5	143,537	8,848	177,273	334,565	2.53
3/11 through 2/12	13,999,984	0	0	8	118,300	0	204,340	322,640	2.31
5 YR. TOTAL	80,788,869	5	282,900	36	1,193,253	333,179	1,204,686	3,014,018	3.73
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		39%	1.827	46%	1.904	3.73			
Pure Premium Indicated by National Relativity		30%	1.583	27%	2.078	3.66			
Pure Premium Present on Rate Level		31%	2.158	27%	2.528	4.69			
Pure Premium Derived by Formula		1.856		2.119		3.98			

CLASS 9554		SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS							
Industry Group: Contracting Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	12,176,496	0	0	7	86,910	0	185,430	272,340	2.24
3/08 through 2/09	10,538,367	1	3,017	5	174,260	9,764	618,914	805,955	7.65
3/09 through 2/10	12,475,900	5	555,560	11	275,348	1,079,463	488,252	2,398,623	19.23
3/10 through 2/11	12,441,055	2	1,746	9	256,425	3,542	558,445	820,158	6.59
3/11 through 2/12	13,600,601	2	135,400	21	226,548	200,689	515,602	1,078,239	7.93
5 YR. TOTAL	61,232,419	10	695,723	53	1,019,491	1,293,458	2,366,643	5,375,315	8.78
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		37%	2.801	51%	5.977	8.78			
Pure Premium Indicated by National Relativity		31%	3.357	24%	5.229	8.59			
Pure Premium Present on Rate Level		32%	2.522	25%	4.161	6.68			
Pure Premium Derived by Formula		2.884		5.343		8.23			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO

EFFECTIVE 1/1/2015

CLASS 9586		BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON							
Industry Group: Goods and Services Hazard Group: A		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	154,826,930	5	139,383	46	366,873	212,237	792,178	1,510,671	0.98
3/08 through 2/09	159,881,239	8	217,918	43	408,964	246,051	837,103	1,710,036	1.07
3/09 through 2/10	159,448,241	5	265,373	38	431,577	268,637	903,871	1,869,458	1.17
3/10 through 2/11	161,915,933	6	117,389	27	164,351	324,717	736,333	1,342,790	0.83
3/11 through 2/12	170,081,966	3	111,530	29	227,506	193,875	635,230	1,168,141	0.69
5 YR. TOTAL	806,154,309	27	851,593	183	1,599,271	1,245,517	3,904,715	7,601,096	0.94
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		46%	0.304	66%	0.639	0.94			
Pure Premium Indicated by National Relativity		27%	0.269	17%	0.453	0.72			
Pure Premium Present on Rate Level		27%	0.323	17%	0.602	0.93			
Pure Premium Derived by Formula		0.300		0.601		0.90			

CLASS 9600		TAXIDERMIST							
Industry Group: Manufacturing Hazard Group: B		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	776,767	0	0	0	0	0	0	0	0.00
3/08 through 2/09	789,722	0	0	0	0	0	349	349	0.04
3/09 through 2/10	934,861	0	0	1	13,098	0	17,323	30,421	3.25
3/10 through 2/11	878,479	0	0	1	3,221	0	1,865	5,086	0.58
3/11 through 2/12	1,136,453	0	0	1	10,180	0	10,497	20,677	1.82
5 YR. TOTAL	4,516,282	0	0	3	26,499	0	30,034	56,533	1.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		8%	0.587	10%	0.665	1.25			
Pure Premium Indicated by National Relativity		20%	0.870	21%	1.737	2.61			
Pure Premium Present on Rate Level		72%	0.764	69%	1.006	1.77			
Pure Premium Derived by Formula		0.771		1.125		1.90			

CLASS 9620		FUNERAL DIRECTOR & DRIVERS							
Industry Group: Goods and Services Hazard Group: D		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
3/07 through 2/08	14,984,385	3	161,586	2	16,890	86,361	46,567	311,404	2.08
3/08 through 2/09	15,956,715	0	0	4	74,199	0	78,719	152,918	0.96
3/09 through 2/10	16,940,846	2	57,356	7	77,668	40,099	79,813	254,936	1.51
3/10 through 2/11	16,791,475	0	0	5	60,174	0	150,855	211,029	1.26
3/11 through 2/12	16,790,781	0	0	4	32,445	0	53,287	85,732	0.51
5 YR. TOTAL	81,464,202	5	218,942	22	261,376	126,460	409,241	1,016,019	1.25
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		23%	0.590	30%	0.658	1.25			
Pure Premium Indicated by National Relativity		38%	0.404	35%	0.794	1.20			
Pure Premium Present on Rate Level		39%	0.557	35%	0.822	1.38			
Pure Premium Derived by Formula		0.506		0.763		1.27			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO F-CLASS

EFFECTIVE 1/1/2015

CLASS 6801		BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		9%	0.226	10%	1.385	1.61			
Pure Premium Present on Rate Level		91%	1.079	90%	1.371	2.45			
Pure Premium Derived by Formula		1.002		1.372		2.37			

CLASS 6824		BOAT BUILDING-OR REPAIR & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		42%	2.437	45%	3.946	6.38			
Pure Premium Present on Rate Level		58%	2.612	55%	4.488	7.10			
Pure Premium Derived by Formula		2.539		4.244		6.78			

CLASS 6826		MARINA & DRIVERS: COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	371,472	0	0	0	0	0	0	0	0.00
1/10 through 12/10	406,950	0	0	0	0	0	0	0	0.00
1/11 through 12/11	4,176	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	782,598	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		4%	0.000	5%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	5.330	20%	2.616	7.95			
Pure Premium Present on Rate Level		77%	1.446	75%	2.192	3.64			
Pure Premium Derived by Formula		2.126		2.167		4.29			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO F-CLASS

EFFECTIVE 1/1/2015

CLASS 6843		SHIP BUILDING-IRON OR STEEL-NOC-& DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		50%	3.699	50%	4.803	8.50			
Pure Premium Present on Rate Level		50%	4.399	50%	5.457	9.86			
Pure Premium Derived by Formula		4.049		5.130		9.18			

CLASS 6845		SHIP BUILDING-NAVAL & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	3.342	23%	3.850	7.19			
Pure Premium Present on Rate Level		78%	2.674	77%	3.268	5.94			
Pure Premium Derived by Formula		2.821		3.402		6.22			

CLASS 6872		SHIP REPAIR OR CONVERSION-ALL OPERATIONS & DRIVERS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	7,973	0	0	0	0	0	0	0	0.00
1/08 through 12/08	23,628	0	0	0	0	0	0	0	0.00
1/09 through 12/09	10,812	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	42,413	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		2%	0.000	2%	0.000	0.00			
Pure Premium Indicated by National Relativity		49%	3.086	49%	3.924	7.01			
Pure Premium Present on Rate Level		49%	3.921	49%	4.931	8.85			
Pure Premium Derived by Formula		3.433		4.339		7.77			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO F-CLASS

EFFECTIVE 1/1/2015

CLASS 6874		PAINTING: SHIP HULLS-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	900,884	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	900,884	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		6%	0.000	9%	0.000	0.00			
Pure Premium Indicated by National Relativity		22%	5.248	23%	5.902	11.15			
Pure Premium Present on Rate Level		72%	4.929	68%	6.148	11.08			
Pure Premium Derived by Formula			4.703		5.538	10.24			

CLASS 7309		STEVEDORING NOC							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		41%	7.014	43%	8.004	15.02			
Pure Premium Present on Rate Level		59%	5.152	57%	7.647	12.80			
Pure Premium Derived by Formula			5.915		7.801	13.72			

CLASS 7313		COAL DOCK OPERATION & STEVEDORING							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		19%	0.698	20%	1.337	2.04			
Pure Premium Present on Rate Level		81%	1.416	80%	1.885	3.30			
Pure Premium Derived by Formula			1.280		1.775	3.06			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO F-CLASS

EFFECTIVE 1/1/2015

CLASS 7317		STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		41%	4.514	43%	4.188	8.70			
Pure Premium Present on Rate Level		59%	3.232	57%	3.461	6.69			
Pure Premium Derived by Formula		3.758		3.774		7.53			

CLASS 7327		STEVEDORING: CONTAINERIZED FREIGHT & DRIVERS							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	3.837	21%	6.527	10.36			
Pure Premium Present on Rate Level		80%	5.177	79%	9.922	15.10			
Pure Premium Derived by Formula		4.909		9.209		14.12			

CLASS 7350		FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT							
Industry Group: F-Class Hazard Group: F		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
		CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		28%	4.404	30%	5.507	9.91			
Pure Premium Present on Rate Level		72%	4.599	70%	5.726	10.33			
Pure Premium Derived by Formula		4.544		5.660		10.20			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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COLORADO F-CLASS

EFFECTIVE 1/1/2015

CLASS 8709		STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK							
Industry Group: F-Class Hazard Group: G		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	4,736	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	5,924	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	10,660	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		1%	0.000	1%	0.000	0.00			
Pure Premium Indicated by National Relativity		20%	1.201	21%	1.596	2.80			
Pure Premium Present on Rate Level		79%	1.414	78%	2.336	3.75			
Pure Premium Derived by Formula		1.357		2.157		3.51			

CLASS 8726		STEAMSHIP LINE OR AGENCY-PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS							
Industry Group: F-Class Hazard Group: E		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		23%	1.871	24%	1.396	3.27			
Pure Premium Present on Rate Level		77%	0.983	76%	1.451	2.43			
Pure Premium Derived by Formula		1.187		1.438		2.63			

CLASS 9077		UNITED STATES ARMED SERVICE RISK-ALL EMPLOYEES & DRIVERS							
Industry Group: F-Class Hazard Group: C		CONVERTED LOSSES							
POLICY PERIOD	PAYROLL	INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY AMOUNT	MED NOT-LIKELY AMOUNT	TOTAL AMOUNT	TOTAL PURE PREM.
		CASES	AMOUNT	CASES	AMOUNT				
1/07 through 12/07	0	0	0	0	0	0	0	0	0.00
1/08 through 12/08	0	0	0	0	0	0	0	0	0.00
1/09 through 12/09	0	0	0	0	0	0	0	0	0.00
1/10 through 12/10	0	0	0	0	0	0	0	0	0.00
1/11 through 12/11	0	0	0	0	0	0	0	0	0.00
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.00
		INDEMNITY		MEDICAL		TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*			
Indicated Pure Premium		0%	0.000	0%	0.000	0.00			
Pure Premium Indicated by National Relativity		6%	0.301	6%	2.102	2.40			
Pure Premium Present on Rate Level		94%	0.319	94%	0.294	0.61			
Pure Premium Derived by Formula		0.318		0.402		0.72			

* Pure Premium per \$100 of Payroll

** Pure Premium per employee

++ Non-Standard Calculation

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State:	Colorado	Filing Company:	NCCI
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Colorado Workers Compensation Loss Cost and Rating Values Filing Proposed Effective January 1, 2015		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Colorado Rate/Rule Form A
Comments:	Pendiong
Attachment(s):	Form A to be submitted with SERFF.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Colorado Rate Form B
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Colorado Rate Form C
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Colorado Rate Form D
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Memorandum for Property and Casualty Rates
Comments:	
Attachment(s):	Filing Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Appendix A - Confidentiality Index
Comments:	
Attachment(s):	APPENDIX A—CONFIDENTIALITY INDEX.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	NCCI-129649912	State Tracking #:	289872	Company Tracking #:	COLORADO LC 01012015
State:	Colorado	Filing Company:	NCCI		
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC				
Product Name:	Colorado Workers Compensation Loss Cost and Rating Values Filing Proposed Effective January 1, 2015				
Project Name/Number:	/				

FORM A

COLORADO RATE, RULE AND LOSS COST FILING SUBMISSION FORM

*SERFF TRACKING NUMBER

☐ RATE FILING ☐ RULE FILING ☐ LOSS COST FILING ☐ RATING/ADVISORY ORGANIZATION REFERENCE
FILING DESIGNATION NUMBER:

1. COMPANY NAME:

2. STATE SPECIFIC CODE:

3. PROPOSED EFFECTIVE DATE: New Business

Renewal Business

4. TOI CODE:

5. SUB TOI CODE:

6. PROGRAM TITLE:

7. REASON FOR FILING: (Briefly describe the purpose of the filing)

8. MANUAL RULE NUMBERS CHANGED:

9. NEW PAGE(S):

SUPERSEDES PAGE(S):

10. NUMBER OF POLICYHOLDERS AFFECTED FOR THIS PROGRAM:

11. EXPOSURE UNITS USED:

(e.g. policyholders car years, accident years)

If other, please explain:

12. OVERALL % RATE IMPACT/ CHANGE (Provide Justification):

(If the selected rate change differs from the indicated rate change, please fully explain this in the filing documents.)

A. ANNUAL WRITTEN PREMIUM BEFORE CHANGE(S):

B. ANNUAL WRITTEN PREMIUM AFTER CHANGE(S) [(12*12A) + 12A]:

13. RATE CHANGES

A. WHAT IS THE MAXIMUM RATE CHANGE THAT CAN AFFECT A POLICYHOLDER?

B. WHAT IS THE MINIMUM RATE CHANGE THAT CAN AFFECT A POLICYHOLDER?

14. EXPENSES: Attach exhibit detailing insurer's expense data and/or other supporting information.

	SELECTED PROVISIONS
A. TOTAL PRODUCTION EXPENSE	
B. GENERAL EXPENSE	
C. TAXES, LICENSES & FEES	
D. UNDERWRITING PROFIT & CONTINGENCIES	
E. OTHER:	
F. TOTAL	

15. WHAT IS THE EXPECTED LOSS RATIO AND LOSS ADJUSTMENT EXPENSE (100% -14F)?

16. IF REVISED RATES, DATE OF LAST RATE CHANGE:

17. OVERALL % RATE IMPACT OF LAST RATE CHANGE:

18. PREVIOUS SERFF TRACKING NUMBER(S):

A. EXPERIENCE PROVIDED: ☐ COUNTRYWIDE/ NATIONAL ☐ STATE

B. EXPERIENCE PROVIDED (YEARS): ☐ Other (Specify)

(If National is marked above, provide a list of States):

Hit submit button, save and attach to SERFF filing



**National Council on
Compensation Insurance**

Magda (Maggie) Karpuk
State Relations Executive
Regulatory Services Division

(P) 818-707-8374 (F) 561-893-5137
Email: Maggie_Karpuk@ncci.com

July 31, 2014

Honorable Marguerite Salazar
Commissioner of Insurance
Colorado Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202

Re: **Colorado Workers Compensation Voluntary Loss Costs and Rating Values—Proposed Effective January 1, 2015**

Dear Commissioner Salazar:

In accordance with the applicable statutes and regulations of the state of Colorado, we are filing for your consideration and approval advisory prospective loss costs and rating values for the Colorado voluntary market.

These loss costs, which are proposed to be effective January 1, 2015, reflect an overall average change of 0.0% from the current loss costs that became effective January 1, 2014.

Please note the following in connection with this filing:

1. As a result of Item B-1397, effective July 1, 2007, the experience for Class Codes 7704, 7710, and 7711 is combined to determine a single loss cost for Class Codes 7710 and 7711.
2. As a result of Item E-1402, the split point for experience rating was changed from \$13,500 to \$15,500. This is the third and final year of the split point transition period. In each subsequent loss cost filing, the split point will be indexed by the countrywide severity change.
3. As a result of Items R-1408 and R-1409, the retrospective rating plan parameters were updated.
4. As a result of Item B-1426, the Per Passenger Seat Surcharge for Class Code 7421 is discontinued effective January 1, 2015.
5. As a result of Item B-1427, Class Code 3069 is discontinued effective January 1, 2015, and Class Code 3076 reflects the combined experience of Class Codes 3069 and 3076.
6. As a result of Item 01-CO-2013, effective July 1, 2013, the Advisory Loss Elimination Ratios Table was updated to include additional deductible amounts corresponding to the experience rating split point.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information.

In the enclosed appendix is a list of companies, sorted by group, which as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me (818-707-8374) or Kelly Briggs (561-893-3069) if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in black ink that reads "Magda Karpuk". The signature is written in a cursive, flowing style.

Magda (Maggie) Karpuk
State Relations Executive
Regulatory Services Division

APPENDIX A

CONFIDENTIALITY INDEX

REQUEST FOR CONFIDENTIAL OR PRIVILEGED STATUS

Please fill out this form and submit it with your filing of information or documents with the Colorado Division of Insurance in the event you are requesting confidential or privileged status for all or a portion of such information or documents. It is your responsibility to both claim and validate your request for confidential or privileged status for each separate portion of the information.

1. Identification of Party Requesting Confidential or Privileged Status:

Name:	Magda (Maggie) Karpuk
Company:	NCCI, Inc.
Address:	2815 Townsgate Road, Suite 210 Westlake Village, CA 91361
Email Address:	Maggie_Karpuk@ncci.com
Telephone:	818-707-8374
Fax:	561-893-5137

2. Identification of information or documents for which confidential or privileged status is requested. All of the columns must be completed.

ID No.	Description of each different section or page	Date	Author	Recipient	Identify Confidentiality Privilege Claimed (cite legal authority)	Reason why it applies
01	Technical Supplement	7/31/14	NCCI, Inc.	Colorado Division of Insurance	24-72-101 to 502	Trade Secrets
02				Colorado Division of Insurance		
03				Colorado Division of Insurance		
04				Colorado Division of Insurance		
05				Colorado Division of Insurance		
06				Colorado Division of Insurance		